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**Legislative Testimony
Insurance Committee
SB 16 AAC Standards For Health Care Provider Contracts
Tuesday, January 25, 2011
Allen Hindin, DDS, MPH**

Senator Crisco, Representative Megna and members of the Insurance committee. I have been practicing general dentistry in Danbury, CT, since 1974, in school and hospital-based, community and private practice settings. I thank you for the opportunity to present this written testimony to you in support of SB 16, and more specifically section 5.

I strongly support legislation which will prohibit the setting of fees by insurers for services which they do not pay anything for. If insurers are permitted to do so, where is the limit to what they can do in any market, dental or otherwise? If a patient wants a "nose job," could not the plastic surgeon, who provides covered trauma surgery, be required to accept \$79.00 for the procedure or be dropped from the plan? How about an ophthalmologist, who performs surgical vision correction, being similarly limited, because he/she accepts payments for covered eye care? Could auto body shops be forced into \$175 for painting entire autos, simply because insurers pay for fender benders?

It is unfair and unreasonable to allow dental insurers to determine fees for services which patients opt for on their own. Many states, seeing price control of non-covered services as invasion by insurers into the relationship between dentists and patients and have enacted prohibitions against such practices. If they wish to be involved in the establishment of fees for services, insurers should provide payment for them.

One might argue that if dentists wish not to accept insurers setting of fees for non-covered services, they could simply choose not to participate. If you consider the burdens such action place upon patients and dentists, it will be obvious that it is not easy to simply drop out.

I urge you to adopt the language in Section 5 of SB 16.

In closing, I would like to again thank the Committee for allowing me to submit testimony. If you have any questions I would happy to address them on the phone or answer them via email.

Sincerely,

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