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**Legislative Testimony  
Insurance Committee  
SB 16 Standards In Health Care Provider Contracts  
Tuesday, January 25, 2011  
Bruce Tandy, D.M.D**

Senator Crisco, Representative Megna, and members of the Insurance committee, my name is Bruce Tandy and I am the Past President of the Connecticut State Dental Association that represents over 2,400 dentists and dental team members. I have been practicing for 30 years in Vernon and Coventry. I thank you for the opportunity to present this written testimony to you in support of SB 16.

The issue of non-covered service reimbursements has caused a groundswell of outrage across the country. Over the past 2 years, Rhode Island passed a law against such coverage and over 30 states have passed or now have legislation in the works. Last year in the Connecticut Senate, a similar bill was approved by an overwhelming margin of 35-0. Insurance is a product that collects premium dollars to be disbursed for covered services according to actuarial tables and patient's contracts. In this case, the insurance companies get something for nothing while leaving the providers holding the bag. The insurers increase their subscriber pool by claiming to help the patients to keep costs down. Insurance ultimately is not about altruism and helping the public, but a means of making a profit for the shareholders. The Connecticut State Dental Association for years has fought the unfair business practices of the insurance companies. This again is an instance that proves unfair to the providers of the services and may ultimately affect the number of providers participating in these programs. At a time when access to care is the issue of paramount importance, this bill may ultimately cause a contraction of the workforce.

In the interest of fairness and good business practice, I urge you to support section 5 of SB 16 and put an end to insurance companies dictating fees for services which they do not cover. It is quite simply unfair.

I would like to thank the Committee for your consideration of this testimony. Please feel free to contact me if you have any questions.

Sincerely,  
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