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Legislative Testimony
Insurance Committee
SB 16 AAC Standards For Health Care Provider Contracts
Tuesday, January 25, 2011
Mark Desrosiers, DMD

Senator Crisco, Representative Megna and members of the Insurance committee, my name is Mark Desrosiers and I have been practicing dentistry for 26 years as a dentist in the towns of Putnam, West Hartford and Glastonbury. I thank you for the opportunity to present this written testimony to you in support of Section 5 of SB 16.

Insurance is meant to be the payment of a premium in exchange for coverage for future perils. In the case of dental insurance that has changed to a prepayment or cost-sharing plan for services the insurance plan covers. Unfortunately some insurance companies have adopted the policy of dictating how much providers can charge even when they are not providing insurance coverage for those services. As a dental health care provider this obviously concerns me. Section 5 of SB 16 seeks to eliminate this unethical practice. If the insurance company does not want to cover the service then they should have no part in dictating how much a provider charges for the service.

There is a concern much greater than the one that may impact my practice. What kind of precedent is established when this practice is allowed to continue? For example, will construction contracts dictate the cost of supplies or the salaries paid to laborers?

Section 5 of SB 16 is a step forward in leveling the playing field between the insurance companies and the providers that provide care for our citizens and I urge you to support it.

In closing, I would like to again thank the Committee for allowing me to submit testimony. If you have any questions feel free to contact me.

Sincerely,

Mark B. Desrosiers, D.M.D
63 Anderson Rd.
Pomfret Center, CT 06259
860-963-7285
topgum@charter.net