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**Legislative Testimony
Insurance Committee
SB 16 AAC Standards For Health Care Provider Contracts
Tuesday, January 25, 2011
John J. Hillgen, IV, D.M.D.**

Senator Crisco, Representative Megna and members of the Insurance committee, my name is John Hillgen and I have been practicing Oral Surgery for 15 years in the city of Waterbury. I want to thank you for the opportunity to present this written testimony in support of Section 5 of SB 16 AAC Standards For Health Care Contracts.

It is my opinion that the insurance companies are using unfair business practices when they mandate discounted fees on procedures for which they themselves don't cover. While it may appear that providers are the only victims in this unfair practice, it is however the citizens of our state that ultimately pays for these ill gotten gains of the insurance companies.

The outcome of discount fees results in cost shifting from lower fee schedule patients to those patients whereby a higher fee can be charged. Hence, the greater the amount that a patient is discounted on the billable procedures, the greater the amount that needs to be charged to offset these discounts. In essence, the insurance industry is raising marginal costs of dentistry and is forcing higher fee schedules on the non-participating or uninsured patients, thereby making dentistry less affordable to more citizens of our state.

My plea to you is that you will help put an end to the unfair practice of non-covered services and support the language contained 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 either on the phone or via email.

Sincerely,

John J. Hillgen, IV, D.M.D.
1389 West Main Street, Suite #320
Waterbury, CT 06708
(203) 573-1427
JJHGWOMS@yahoo.com