

**Legislative Testimony**  
**Insurance Committee**  
**SB 16 AAC Standards for Health Care Provider Contracts**  
**Tuesday, January 25<sup>th</sup>, 2011**  
**John J. Mooney, DMD**

Senator Crisco, Representative Megna and honorable members of the Insurance Committee, I have been a practicing general dentist since 1989 in the town of Putnam, CT and I thank you for the opportunity to present written testimony in support of Section 5 of SB 16. In short I strongly support this bill because it recognizes that it is simply unfair and unreasonable to allow dental insurance companies to determine fees for services they do not cover. To date 16 states, including Rhode Island and California have banned this invasion of the doctor patient relationship.

The most common response given by those opposed to this action is that dentists should simply opt out of contracts. However one should be cognizant that many of our patients do have insurance (around 65%) and opting out would cause a burden both on patients and doctors. Furthermore doctors are not allowed to consult with one another concerning plans while Insurance Companies enjoy exemption from federal anti-trust laws.

I also support section 1B which speeds up the electronic payment process. At this moment in time over 1100 Connecticut dentists participate in Medicaid. Under the Federal Health Care Reform Act these providers will be required to submit electronic claims as well as have electronic health records. Section 1B will hopefully be a stimulus to modernize doctors' offices and prepare them for compliance with federal law.

Thank you,

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