

Legislative Testimony
Insurance and Real Estate Committee
Proposed HB 6088 – An Act Concerning Disclosure of Certain Third-Party
Administrator Fees
Thursday, February 14, 2019

Dear Senator Lesser, Representative Scanlon, and Members of the Insurance and Real Estate Committee,

My name is Dr. Al Natelli and I have been practicing dentistry in Connecticut for nearly 25 years. In addition, for the record, I am the President Elect of the Connecticut State Dental Association, a part time volunteer instructor of dentistry at the University of Connecticut School of Dental Medicine, was an advisory member to the Lincoln College Dental Assisting program, a former Town Councilor in the Town of Southington, and former candidate for State Representative in the 81st District. I am writing in support of proposed HB 6088 – An Act Concerning Disclosure of Certain Third-Party Administrator Fees. Finally, please permit me to note that my testimony here reflects my individual opinion and not the opinion or position of any entity, including that of my employer and the University of Connecticut School of Dental Medicine.

It is well known the public/citizens push for transparency and this provides one of those moments; a moment when the public has the opportunity to see what they are getting and how that can affect their oral health care with regards to third party coverage. Please be advised this clarity already exists on the medical benefits side of things; it exists for physicians, chiropractors, naturopaths and physical therapists. It deals with transparency on behalf of the insurance companies when dealing with providers. Unfortunately, as it is written, dentists are/were not included, and that is why we are requesting this change. This fix would make the statute language more consistent and transparent across healthcare providers and the third-party administrators/payers.

While other may say these are private contracts and there is no need for legislative involvement the reality is this is a 'david vs. Goliath' issue. In addition, you may hear this is a way to skirt around ERISA preemption provisions it does not do any of those things at all. It merely puts in statute that insurance companies must give written notice of changes and be clear not vague of what the changes will be including but limited to reimbursement changes to providers and what the patient/client/employer will be receiving as a benefit. Transparency.

It can be a true or correct thought that providers know what they are being paid based on previous history; when the third-party payer makes changes arbitrary or not, without fair notice as to what the changes may be or look like, (i.e. a list of new fees per Current Dental Terminology (CDT)) then that's not fair. It forces provider to guess or assume and making assumptions is not a good idea when it comes to dealing with real people (the public/citizens) their oral health care and their part in paying the co-pay. This statute will allow for the third party to give providers 90 day notice as to benefit changes including fees; not just paying a new fee on an effective date determined solely by the benefit provider. With this data now the provider and the patient as well as the employer can decide if they want to stay with the benefit carrier or not.

Lastly this bill does not seek to force disclosure of unauthorized disclosure of third-party proprietary information and the additional legal mumble jumbo associated with this idea. However, this proposed statute change does seek to level a playing field with "Goliath" and seek transparency so providers can make better business decisions in real time with real data.

In conclusion ask if what you are doing for the public/citizens of our great state makes sense. Ask do you have all the data/information/questions you need answer to make an informed decision for the betterment of the citizens. If you do then I urge you to support this proposed statute change but if you cannot then please ask for the additional data or information needed so you can support this.

Warm regards,

Albert Natelli
Southington, CT