

**Legislative Testimony**  
**Insurance and Real Estate Committee**  
**Raised SB 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. Jennifer You. I have been practicing dentistry in Connecticut since 2005, and more recently have come to own and operate a private dental practice in New Haven for over 5 years. I am writing in support of HB 6088 – An Act Concerning Disclosure of Certain Third-Party Administrator Fees.

As a business owner, the passing of this bill will help ensure that I will be able to continue operating a dental practice, and thus employing more than 25 state of Connecticut residents. Currently, insurance companies are not required to notify dental providers of changes in their fee schedule. In early January 2017, a national dental insurance company decreased their reimbursement fees. I was surprised, as we had not received any previous written or verbal notice of the change in the fee schedule. Although I signed a contract with the insurance company to be an in-network dental provider, it took almost three months of claims history before I was aware of the new fee schedule. Over the course of the year, we were able to discern the decrease was effectively 15%. Had I been aware of the new lowered fees, I might have made a different business decision. The decrease of revenues from this national insurance company was roughly equivalent to the salary and wages of 2 of my employees. The question of how would my practice continue providing the same level of care to my patients with less resources was and continues to be a source of concern and anxiety.

While dental insurance has helped many in the state gain access to dental care, it is often unclear how much dental insurance will cover for treatment. Currently, insurance companies are not required to disclose their fee schedule, or what they will pay for any given procedure. This makes it very cumbersome and at times impossible to be able to accurately give patients information about what their dental insurance will cover. There are many instances in which we cannot confidently tell a patient what their out-of-pocket expenses will be for dental treatment such as a filling or an extraction. Often patients will choose to not have treatment without knowing the exact amount that they will need to pay. This business practice by dental insurance companies may keep patients from using the benefits which they have paid for, and in some instances, could lead to the necessity for more complex and expensive treatment at the expense of the patient.

Fortunately, Connecticut legislation for transparency already exists for our medical colleagues and for medical insurance companies. And, many dental insurance companies already feel that this type of law already applies to them. By amending the language and by simply including dentists to these already existing statutes will require the outlying companies to follow the

intention of the current laws. All we are asking for is to be included in legislation that already exists for other healthcare providers.

I feel it is imperative that there must exist a minimum level of transparency between dental providers and insurance companies. With greater transparency, my business will be able to continue to prosper, and I will be able to keep employing and supporting residents of CT. For the reasons stated and in the interest of fairness, I urge you to adopt HB 6088.

Respectfully,

Jennifer You  
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