

## Insurance and Real Estate Committee JOINT FAVORABLE REPORT

**Bill No.:** HB-6088

AN ACT CONCERNING CONTRACTING HEALTH ORGANIZATIONS AND  
**Title:** DENTISTS, DENTAL PLANS AND PROCEDURES.

**Vote Date:** 3/14/2019

**Vote Action:** Joint Favorable

**PH Date:** 2/14/2019

**File No.:**

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### **SPONSORS OF BILL:**

Representative William A. Petit, 22nd Dist.

### **REASONS FOR BILL:**

The bill is requested to subject dentists, dental plans and procedures to fee transparency requirements that apply to contracts between providers and contracting health organizations.

### **RESPONSE FROM ADMINISTRATION/AGENCY:**

**Insurance Department**, cannot provide substantive comments on proposed bills but will carefully review the bills once they are fully drafted.

### **NATURE AND SOURCES OF SUPPORT:**

**Jennifer You, DMD**, supports the law because insurance companies are not required to disclose their fee schedule or what they will pay on any given procedure. This bill will provide transparency and will require the outlying companies to follow the intention of current statutes.

**Bethany Brenner, DMD**, is in support of the law because it will help to insure that the Dental Insurance Companies will provide transparency in the negotiations of contracts and the coding that would be necessary to help make the decision whether the dentist should participate in the programs. The bill also allows for proper notification of any fee code changes that the insurance companies are switching to, which allow for us to inform our patients what they fees might be.

**Connecticut State Medical Society**, supports the need for transparency in the delivery of medical and health care services. There is a need for all medical care to be clear so that consumers can benefit.

**Annemarie DeLessio-Matta, DMD**, supports the bill because recently the insurance companies that the office has dealt with for the past 20 years have changed their reimbursement rates requiring the office to write off what they won't cover.

**Mark Derosiers, DMD**, supports the bill because it gives dentists equal treatment with regards to fees, just like our medical colleagues get. The bill would add the dentists to the provider list and provides treatment using the codes common to our profession.

**David Fried, DMD**, supports the bill stating that the language and the process already exists for other health profession not dentists. The process currently is not transparent; dentists do not know what their fees will be. One particular third party payer sent out a letter to all dentists stating that there would be a reduction in fees. No information was provided to allow the Dental offices to choose whether or not they should continue with the contacts.

**Jonathan Knapp, DMD**, more recently some carriers in the state were more transparent in how they implemented their reimbursement rates. They have now moved onto using maximum allowable fee. There is no requirement that a maximum allowable fee to be based on fees that dentists typically charge or that they be indexed in any way to those actual fees. This process hurts dentists and in the end consumers.

**N. Summer Lerch, DDS, FAGD, AAACD**, supports the bill because it level the playing field in the world of contracts pertaining to certain statutory provisions for dentists, dental plans and procedures between providers and contacting health organization.

**Lawrence Levy, DMD**, in support of the bill to help stabilize and create a a standard for different coverages and fees.

**Gary J. Linker, DDS**, supports the bill because it would allow greater transparency in these negotiations between parties as well as allowing patients better knowledge as to what their insurance covers.

**John Mooney, DMD, William Nash, DMD**, the bill will allow 90 days' notice by insurance companies of any significant contract changes, including any alternations in fee schedules.

**Albert Natelli, DMD**, supports the bill because it would be good for consumer the current situation is that dentists have to guess and hope the fees don't change. The providers will pay the difference to prevent the complications of paperwork. The bill will help dentists get the reimbursement they deserve.

**Richard D. Riddle, DMD, FAGD, FACD**, in supports the bill so that dentist can know ahead of time what their fees will be before they do a particular procedure for their patient.

#### **NATURE AND SOURCES OF OPPOSITION:**

**Connecticut Associations of Health Plans**, opposes the bill supporting responsible transparency but feels the bill will create a race among providers to the top rate at the expense of consumers who must pay the increased premium.

**Delta Dental of New Jersey**, opposes the bill because it would lead to higher rates for consumers and their families. Dentists are aware of the fees that providers pay, particular if they have been participating with a provider for even a short period of time, and given the number of dentists who elect to participate with Dental Dentals allowed fees, DDCT will make available to them their allowed fees upon request.

**Reported by: Terri Reid**

**Date: 4.1.19**