



Representative Anthony DeVitis

House Bill 367

Insurance Committee

Sponsor Testimony – Representative Anthony DeVitis

November 29, 2017

Chairman Brinkman, Vice Chairman Henne, Ranking Member Boccieri and members of the House Insurance Committee, thank you for the opportunity to bring House Bill 367 before you. H.B. 367 would allow Ohio to join the majority of states which currently prohibit a disturbing trend occurring in the dental insurance industry. As you may know, currently some dental insurance plans are setting the fees of dentists for services these companies do not cover as a benefit. H.B. 367 would prohibit this practice.

I fully support the ability of insurers to negotiate with dentists the fees for services which the insurer covers for its enrollees. These fee negotiations for covered benefits would not be impacted by H.B. 367. However, extending fee limitations to services the insurer and employer do not value enough to even cover as a benefit for enrollees is fundamentally unfair to the other party to the contract, in this case the dentist. Should this practice continue to be permitted unchecked, this practice could result in higher costs for dental services for those individuals who do not have dental insurance coverage. Currently, over 36% of Ohio adults aged 18 to 64 and over 60% of elderly Ohioans do not maintain any type of dental insurance coverage.

Since this issue first came to light, 39 states have enacted legislation banning this practice including: Pennsylvania, Kentucky, California, Georgia, Iowa, Louisiana, North Carolina, Florida, Illinois, Tennessee, Texas and others. Four out of every five states currently have laws banning dental insurers from dictating non-covered service fees, and interestingly with no reported increase in costs to consumers. This bill will protect dentists and their patients by offering fairer more predictable costs for dental procedures. The National Conference of Insurance Legislators and the Ohio Dental Association strongly support H.B. 367.

Chairman Brinkman, Vice Chairman Henne, Ranking Member Boccieri and members of the committee, once again, thank you for the opportunity to bring House Bill 367 before you and I would be happy to attempt to answer any questions the committee may have at this time.