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**Interested Party Testimony for House Bill 367
Brandi Slaughter, Voices for Ohio's Children
House Insurance Committee
May 23, 2018**

Chairman Brinkman, Vice Chairman Henne, Ranking Member Boccieri, and members of the House Insurance Committee, thank you for the opportunity to provide testimony as an interested party for House Bill 367 and to speak to its impact on our state's children. My name is Brandi Slaughter and I serve as the CEO for Voices for Ohio's Children. Voices for Ohio's Children is a statewide advocacy organization who speaks on behalf of Ohio's nearly 3 million children. Ohio's children are our future, and each child deserves accessible and quality care that can provide them with a higher quality of life.

Dental care remains one of the greatest unmet needs for Ohio's children. Sealants and fluoride application are two critically important preventive services for children because they decrease the risk of future tooth decay. Many dental insurers do not fully cover sealants and fluoride applications. However, the non-covered services discounts offered by insurers help make those services more affordable for children in Ohio with dental benefits. HB 367 would eliminate discounts on those services that are not reimbursed by a patient's dental plan. The increase in out-of-pocket costs for dental care that would result from the passage of HB 367 could easily lead some parents to avoid necessary dental care for their children until more severe and costly problems occur. It is important that children have access to crucial preventive and restorative dental care in order to avoid painful and costly problems in the future.

House Bill 367 negatively impacts the affordability of dental care for children in our state. If dental insurers can no longer set fees for non-covered services (such as sealants and fluoride applications), as the bill states, then charges for those important non-covered services could rise and become unaffordable for many parents. If children do not receive sealants or



fluoride applications, they are potentially at higher risk for future tooth decay and poorer oral health.

Voices has partnered with Delta Dental in the past through coalition efforts with the Central Oral Health Action Team to ensure that children and their families are afforded access to oral health services. In speaking with them as we were pondering our position on the bill, we have come to realize the positive effects of fee setting for non-covered services. From 2010 to 2018, there have been 250,260 procedures submitted to Delta Dental for services performed on children in Ohio that saved enrollees over \$3 million due to the fee savings generated by Delta Dental's networks. This bears out to an average of \$12.22 per procedure in fee savings. Further, sealants are an important preventive procedure for children and make up 34% of all of the non-covered services for children, with an average savings of 21.5% to the patient.

While Voices believes that dental insurers should ideally fully cover important preventive dental services that can protect our children's oral health, in instances where they do not, we must ensure that dental providers do not price services so high that families are not able to access the preventative services that go so far in keeping our children healthy and ready to learn. HB 367 will decrease the affordability of important non-covered dental services for Ohio's children. Thank you for allowing us the opportunity to submit interested party testimony.

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