



**House Insurance Committee
May 23, 2018**

Comments from Melissa Wheeler, Regional Government Relations at Westfield Insurance- HB 367

Chairman Brinkman, Vice Chair Henne, Ranking Member Boccieri and members of the House Insurance Committee, on behalf of Westfield Insurance, thank you for the opportunity to offer our concerns on House Bill 367.

As a large employer we are challenged to provide the best possible package of health care benefits to our employees and their families. An important part of that cost over the past few years is dental care. Because of this we oppose House Bill 367.

Like most lines of health care coverage, dental coverage continues to increase in cost. As the cost of dental coverage increases, employers often have to re-assess their plans of coverage and determine what plan of coverage best fits the needs of its employees in terms of cost and benefits. An important cost containment feature of dental coverage is a network of contracted dental providers. The use of a contracted dental provider network has become an integral component of our dental coverage. By using contracted dental providers, our employees receive the benefit of negotiated rates and negotiated processes. The contracted dental providers have been well used and accepted by our employees. In an instance when a service rendered to an employee is not covered by the plan, an employee can still count on a contracted rate to apply. The application of the contracted rate results in a discount to the employee. In addition, the employee gets the benefit of a negotiated process (i.e., the contracted dental provider will not balance bill the employee for the difference between the contracted rate and the rate such provider ordinarily charges.) The advantages of using contracted providers, both contracted rates and contracted processes, are what incent employees to use contracted providers and thus help contain dental costs. Eliminating even one of these advantages will cause a negative effect on our employees.

In Ohio, where the largest number of our 2,500 employees reside we are blessed with a very competitive market for all lines of health care coverage, including dental. Competition is an important component of controlling increasing costs for our employees. Furthermore, dental health is important to our employees and their families and we know that poor dental health translates into medical issues over time. It is commonly known that poor oral health is linked to diabetes, heart disease and other serious health issues. We want to encourage the use of dental benefits, not discourage them. Eliminating a dental benefit, either related to cost or process, will result in discouraging employees from signing up for dental coverage. We want to avoid that.

We urge you to oppose House Bill 367 and let open market competition drive the costs of these services. We need every possible tool to be able to provide a quality package of benefits to our employees and a duty to provide as much assistance as possible to help control their out of pocket expenses and costs.

Thank you for the opportunity to comment on this bill.