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### **Senate Bill 148 Dental Care Services Sponsor Testimony**

Thank you Chairman Hackett, Vice Chairman Hottinger, Ranking Member Craig and members of the Insurance and Financial Institutions Committee, for the opportunity to provide sponsor testimony on Senate Bill 148.

Senate Bill 148 is similar to a bill I sponsored into law last session pertaining to Vision Insurance Plans (House Bill 156), which passed 31-0 in the Senate and 92-2 in the House.

The legislation sets forth guidelines for how non-covered benefits are handled. Currently, many dental insurance plans mandate a fee schedule that a dentist must charge for services provided to a patient even though it is not covered by the insurance plan.

Senate Bill 148 provides a mechanism for dentists to interact with their patients regarding issues relative to their dental care needs for non-covered benefits. The bill still allows a dental insurance plan to stipulate what a provider should charge for a non-covered benefit. However, it requires the dentist to disclose in advance to their patients that they have chosen not to accept the

non-covered benefit fee schedule. Moreover, it mandates that the dentist must give a cost comparison between the dental insurance plan's prices and the prices charged by the dentist for the same services. Accordingly, giving the patient the choice of which proposal is best for their dental needs.

Simply stated, it is a free market principle that allows the patient to make informed choices regarding what is in their best interests.

Thank you Mr. Chairman, and members of the committee for allowing me the opportunity to provide sponsor testimony. At this time I would be glad to entertain any questions you may have.