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Past President – Ohio Dental Association
Proponent Testimony in Support of Senate Bill 148

Insurance & Financial Institutions Committee
Ohio Senate
Proponent Testimony
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Chairman Hackett, Vice Chairman Hottinger, Ranking Member Craig and members of the Senate Insurance and Financial Institutions Committee -

Thank you for the opportunity to testify in support of Senate Bill 148. My name is Dr. Steve Moore and I am a dentist in private practice in West Chester, Ohio. I am the owner of the Lakota Dental Group and I employ four other dentists in my practice along with several dental hygienists, dental assistants and other employees. I am a Past President of the Ohio Dental Association, which represents more than 5,300 dentists statewide.

As a dentist and small business owner I urge your support of Senate Bill 148. Senate Bill 148 would address the issue of dental insurance companies dictating fees for dental services they do not even cover for their enrollees. This practice is fundamentally unfair and unnecessarily interferes with the dentist-patient relationship.

As a small business owner, I value and respect the private contracting process. I utilize it in my relationships with vendors, suppliers and patients. Unfortunately, on occasion, the contracting process does not present a level playing field, allowing one party to take advantage of a business relationship while leaving the other party with little recourse. Generally speaking provider agreements with insurance companies are not negotiated. Antitrust restrictions prohibit dentists from working together on contracting issues. This provides insurance companies with substantial market power advantage in the contracting process, which often becomes a take-it-or-leave-it choice. A small business owner working with high overhead and a small margin really has little choice at all. Losing a substantial portion of your patient population can be devastating for a dental practice.

The issue of fee limitations for non-covered services has a major financial implication for dental offices. But it can also have a devastating impact on the relationship that a dentist has with their patients. For example, I recently performed a dental implant for a long-standing patient of mine. The dental implant was not a covered service under her dental insurance and she knew that prior to deciding to undergo the procedure. She was very happy with the result and she was contemplating having additional implants.

However, shortly after the initial implant was completed, I received notice from her dental insurer that there was a limitation on how much I could charge this patient for the performance of her procedure. The insurer was setting the fee for the implant even though the insurer did not

cover or in any way contribute to the cost of the implant. This limited fee set by the insurer was actually less than what I had expended in supplies, lab costs and staff time. My business lost money performing the implant. The next time the patient came to my office I explained what had happened and told her that I would not be able to perform her additional implants due to the fee limitation. She was upset, wanted to continue to visit our office for dental treatment and even offered to pay my regular fee. Accepting her proposal would have placed me in violation of the provider agreement and I could have lost a substantial portion of my patients.

I was forced to refuse her offer. This was a long standing patient, who received dental treatment that she valued and was willing to pay for, but because of the economics of dental insurance and the non-covered service provision of my provider agreement, she chose a less than ideal option. Senate Bill 148 will help correct this problem.

Thank you again for the opportunity to testify in support of Senate Bill 148. I would be happy to answer any questions.