

93rd House District

Vinton County

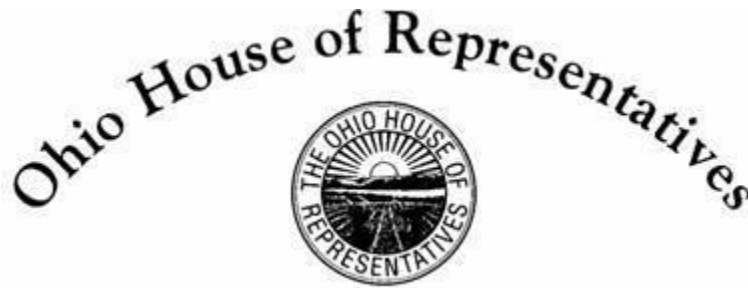
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Committees

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Chairman
Finance Committee
Finance Subcommittee on
Transportation
Insurance Committee
Public Utilities

Jason Stephens
State Representative

Chair Brinkman, Vice Chair Lampton, Ranking Member Miranda, and members of the House Insurance Committee; thank you for allowing me the opportunity to provide sponsor testimony today for HB 344, Legislation Prohibiting Insurance Companies Fee Setting for Non-Covered Dental Services.

This legislation prohibits a practice occurring in dental insurance. Some dental insurance plans are artificially capping the fees of dentists for services these companies do not cover as a benefit for patients. This tactic can create issues with treatment of patients and possibly shift costs to those individuals who lack dental insurance coverage.

The costs of operating a small business are very high in the dental space. The dental insurance company's interpretation of the contract between the dentist and the dental insurance company puts more strain on small business. Also, it is important to note that this legislation does not interfere with the insurer's ability to negotiate with dentists over fees for services that the insurer covers for enrollees.

Over the past few years, the National Conference of Insurance Legislators (NCOIL) have thoroughly studied this issue and adopted a model act for states to utilize when addressing this concern with dental and vision insurance. In that time period more than 40 states have outlawed this dental insurance practice through legislation. Further, using the same NCOIL model language, House Bill 156 from the 132nd general assembly, concerning vision insurance, passed the legislature almost unanimously.

This legislation would ensure that insurance companies were not dictating dentist patient relationships which they were not covering.

I would also note that this legislation is strongly supported by the Ohio Dental Association.

Thank you for allowing me to provide sponsor testimony, I am happy to answer any questions the committee has at this time.