

Ohio Senate Insurance Committee  
November 17, 2021

Written Testimony, Angela L. Harrington, Union Benefits Trust  
HB 344

Good morning, Chairman Brinkman and other esteemed members of the Senate Insurance Committee. Thank you for the opportunity to share our written opponent testimony today.

My name is Angela L. Harrington, Interim Director of Union Benefits Trust (UBT). UBT provides dental, vision and life insurance to all State of Ohio bargaining unit members for more than five unions. I'm testifying today because we manage the dental insurance plan covering 75,000 union represented State of Ohio employees and their families.

Our testimony today is in opposition to HB 344, legislation that uncaps the fixed dental fees chargeable for non-covered services.

There are several reasons this legislation is not a good idea for Ohio consumers, I will focus on some of the issues below. Per the American Dental Association, numerous studies have shown that your oral health contributes to various diseases and conditions, including:

- Cardiovascular disease: The connection is not fully understood at this time, some research suggests that heart disease, clogged arteries and stroke might be linked to the inflammation and infections that oral bacteria can cause.
- Pregnancy and birth complications: Periodontitis has been linked to premature birth and low birth weight.
- Pneumonia: Certain bacteria in your mouth can be pulled into your lungs, causing pneumonia and other respiratory diseases.

Charging Ohioans more for dental services will prevent many of them from being able to afford treatment for themselves as well as for their families, especially children. If we are to continue the

strides being made in our attempts to control the cost of health care as a whole and keep those costs affordable for Ohioans, we must not change the current landscape with respect to capped dental fees.

Dentists make the decision to contract with the carriers knowing full-well the provisions of the contract and the promised return on the investment of being a network provider. Dentists have every right to choose not to renew those contracts, and every right to balance their practices with full fee (uninsured) patients. In fact, we have seen dentists temporarily stop accepting insured patients to realign that balance, which is acceptable by the insurance carriers.

It just seems unconscionable that they and the Ohio Dental Association, who represents them, now wishes to remove those provisions through legislative action.

Since most dental insurance is employer-provided insurance, the employer is the one who decides what services will be covered, not the employee and not the insurance company. The employer will purchase what it can afford, but it's the patients who are still left to pay for services covered or non-covered. The patients are the ones who deserve the protections against price gouging, and this is what capping non-covered services provide.

Many dental insurances vary depending on the employer and many services are not covered. Examples of non-covered services that could go up without a cap include: adjunctive pre-diagnostic test that aids in detection of mucosal abnormalities including premalignant and malignant lesions, not to include cytology or biopsy procedures; inhalation of nitrous oxide/anoxiolysis, analgesia; gingival irrigation; and oral hygiene instructions. Most Ohioans cannot afford to pay more for dental coverage, especially since many Ohioans have been through the past year and a half with COVID and have lost jobs, lost housing, have inadequate or no daycare and have had work hours cut or adjusted.

If we are to continue the strides being made in our attempts to control make health care affordable for working Ohioans, we must not change the current landscape with respect to capped dental fees. With so much information surrounding the correlation between oral health and overall health, is this really the time to put a higher price tag on these services?

For these reasons and many more I strongly urge you to vote no on HB 344.

Thank you again for the opportunity to provide written testimony in opposition to HB 344.