

House Insurance Committee

Wednesday, April 6, 2022

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

Good morning, Chairman Brinkman and other esteemed members of the House 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 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, specifically 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.

April is Oral Cancer Awareness Month and this bill being heard this month definitely has some significance as it is very important to communicate the importance of scheduling preventive visits. Early detection is key, and with the fastest growing segment of diagnosed cases in nonsmoking young adults, it is even more important to engage this segment of legislation and others to understand the importance of dental preventive visits for Ohioans. The earlier oral cancer is detected and treated, the lower the treatment costs and the better the survival rate.

Adults miss more than 164 million work hours a year due to dental-related illness. Keeping dental costs down can help continue to make dental care more affordable – and keep Ohioans healthy! By keeping up with regular preventive exams, dentists can help catch problems early before they are more costly to address.

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. The fee savings to UBT's MEMBERS on non-covered services from July 1, 2010 (inception with Delta Dental) through June 30, 2021 (end of last fiscal year) was \$1,593,873. The amount saved from just the last fiscal year was \$218,885.

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: sealants, nitrous oxide, and resin-based composites (tooth colored fillings). Most Ohioans cannot afford to pay more for dental coverage, especially what many Ohioans have been through the past two years with COVID, have lost jobs, lost housing, have inadequate or no daycare and have had work hours cut or adjusted.

If we are to continue with the progress being made in our attempts to control to 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.