

**HOUSE BILL 344**  
**INSURER LIMITATIONS OF DENTAL SERVICES**

**OPPONENT TESTIMONY**

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Good Morning Chairman Brinkman, Vice Chair Lampton, Ranking Member Miranda and members of the House Insurance Committee. My name is Robert Davis and I'm the Political & Legislative Director of AFSCME Ohio Council 8. AFSCME Ohio Council 8 represents more than 38,000 individuals that work in municipal and county governments, public schools, universities, and hospitals across Ohio.

Rising healthcare costs are a major concern for all Ohioans. This is the reason that AFSCME Ohio Council 8 has major concerns with House Bill 344 as it is currently written because in our opinion, its provisions will lead to an increase in the cost of dental care for our members and their families. Dental benefits provided to members of AFSCME Ohio Council 8 and their families is done so through the Ohio AFSCME Care Plan. In addition to affordable dental coverage, the Ohio AFSCME Care Plan offers members of AFSCME Ohio Council 8 and their employers cost-effective health services such as hearing, vision, life insurance, and prescription drug coverage. This plan is not run to make a profit for healthcare providers or investors. Every decision is based on what is best for our members and their families. House Bill 344 would effectively eliminate dental benefits administrators' ability to set fair and reasonable maximum fees on services not covered by an employer's dental plan. If adopted, House Bill 344 would increase the cost of dental care and remove a valuable component of dental coverage for employees.

Today dentists and insurers freely enter into contracts that include cost protection for consumers even if the dental service is not covered by the patient's dental plan. As a result, dental patients save money on their care and have peace of mind in knowing that they are not being subjected to excessive

fees. House Bill 344 would effectively eliminate these patient savings and take this important consumer protection measure away from Ohio families.

This legislation could also contribute to an increase in overall healthcare costs since an increase in fees could easily lead to some patients neglecting their dental care until more severe and costly problems occur. Poor oral health has been linked to diabetes and other serious medical conditions.

Members of the House Insurance Committee. Thank you for your time and consideration in sharing our opposition to House Bill 344. As always, AFSCME Ohio Council 8 stands ready to assist committee members with questions or concerns they may have with this legislation. Thank you.