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Proponent Testimony in Support of Senate Bill 115
Ohio Senate Insurance Committee
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Chairman Hackett, Vice Chair Lang, Ranking Member Craig, and members of the Senate Insurance Committee-

My name is Dr. Tom Paumier, and I appreciate this opportunity to testify in support of Senate Bill 115, addressing the issue of dental insurers dictating fees for non-covered services.

The dental profession has been good to me, and I am blessed to wear many hats within my profession. I am a Past President of the Ohio Dental Association. I am on the Medical Staff at Cleveland Clinic Mercy Medicaid Center in my hometown of Canton, Ohio, and I have taught dental residents at the Mercy Medical Center for more than 15 years and teach dental students at Case Western Reserve School of Dental Medicine. I also currently serve on the Strategic Forecasting Committee at the American Dental Association where we are studying the future of the dental profession and the dental delivery system among other things. I am passionate about my profession, my patients, my state, and my community.

I share this background because I believe passage of Senate Bill 115 will benefit dentistry, dental patients, my community, and the entire state of Ohio. As a private practice dentist who cares about dental patients in this state and as an educator who is concerned about the future of Ohio and its ability to attract and keep young dentists in our state, this issue is critically important. I know you have been made aware about how this insurance company tactic is interfering with the dentist-patient relationship by dictating fees for services the insurers do not even cover.

Patients who desire services that are “non-covered” and are willing to pay the dentist’s ordinary fee, should not be denied the opportunity to have that service provided by the dentist they already have a relationship with. And no dentist should have to worry about violating terms of a contract and potentially being kicked out of a provider network for simply providing a service that the patient wants and is willing to pay for.

When insurance companies set the fees for noncovered services at levels that do not even cover the overhead, one of two things happens. Either the dentist must inform the patient that he or she cannot provide the service the patient wants and is willing to pay for at the

dentist's regular fee, or the dental office will eventually have to raise the fees for those services for ALL patients and those who don't have insurance end up paying a higher fee. So, essentially, patients without insurance are subsidizing the patients with insurance for these non-covered services.

One aspect that you might not be considering is that in today's increasingly mobile society, recent dental school and dental residency graduates have choices about where they will seek to build their professional careers, and while many different considerations play a part in those decisions, the actions you all take as policymakers do have an impact.

So, when the National Conference of Insurance Legislators takes notice of an unfair tactic being employed by dental insurers and creates a model act to address the situation and then 43 states enact that legislation, it matters. In those 43 states, none of the doomsday scenarios that the opponents of this bill claim will happen has actually happened. Not one state has changed its mind and reversed course after passage of these common-sense reforms. What is most disappointing, however, is that my state is one of the 7 states that has not addressed this issue. I am concerned about what this message sends to the young dentists who are considering where to locate their practice or take a job. They see that Ohio has chosen not to enact one of the most basic common sense dental insurance laws in the country. And that matters to them.

I am pleased that my Senator Kirk Schuring has sponsored this legislation, and I ask that you support Senate Bill 115 so that Ohio joins the 43 other states that have addressed this important issue.

Thank you, and I would be happy to answer any questions you might have.