

The logo consists of a stylized lowercase letter 'i' formed by a red semi-circle on the left, a blue semi-circle on the right, and a light blue circle above the stem. To the right of the logo, the text "Ohio Association of Health Plans" is written in a large, bold, red sans-serif font.

# Ohio Association of Health Plans

June 21, 2023

Chairman Bob Hackett  
Senate Insurance Committee  
1 Capital Square  
Columbus, Ohio 43215

Dear Chairman Hackett,

On behalf of the Ohio Association of Health Plans (OAHP), thank you for the opportunity to offer testimony in opposition to Senate Bill 115 (SB 115), legislation that will result in increased dental costs.

The Ohio Association of Health Plans (OAHP) is the state's leading trade association representing the health insurance industry. OAHP's member plans provide health benefits to more than 9 million Ohioans through employer-sponsored coverage, the individual insurance market, and public programs such as Medicare, Medicaid and the Federal Insurance Marketplace.

OAHP continuously focuses on ensuring Ohioans have access to affordable, quality health care. However, SB 115 goes against those principles.

SB 115 will require Ohioans to pay more for dental care. If plans and providers are prohibited from entering into contractual arrangements that extend to dental consumers discounts for services that are not covered under their dental plans, consumers will face higher health care costs through uncertain out of pocket obligations – as they will now be required to pay the provider's full billed charges without the benefit of the fee negotiated on their behalf by their dental plan.

Further, SB 115 will diminish important quality and cost provider networks benefits for Ohio consumers. This will be a result of removing incentives for consumers to use network providers for non-covered services and limiting the ability of dental plans to develop and maintain their own network of labs as a way of ensuring quality of materials and lowering costs for the enrollees.

Thank you for the opportunity to comment on SB 115 on behalf of the more than 9 million Ohioans to whom member plans provide health care coverage. We stand ready to work with policymakers to develop meaningful solutions that address the health of every Ohioan.

Sincerely,

A handwritten signature in black ink that reads "Gretchen Blazer Thompson".

Gretchen Blazer Thompson  
Director of Government Affairs