



**Comments from Melissa Wheeler, Government Relations Leader at Westfield**

Chairman Hackett, Vice Chair Lang, Ranking Member Craig and members of the Senate Insurance Committee, on behalf of Westfield, thank you for the opportunity to offer details about our concerns with Senate Bill 115.

As a large employer, we are challenged to provide the best possible package of health care benefits to our employees and their families. An important part of those benefits is dental care. Like most lines of health care coverage, dental coverage continues to increase in cost. As the cost of dental coverage increases, employers often have to re-assess their coverage options and determine what plan best fits the needs of its employees in terms of cost and benefits. An important cost containment feature of dental coverage is a network of contracted dental providers. The use of a contracted dental provider network has become an integral component of our dental coverage. By using contracted dental providers, our employees receive the benefit of negotiated rates and negotiated processes. Our employees use the contracted dental provider network. In an instance when a service rendered to an employee is not covered by the plan, an employee can still count on a contracted rate to apply. The application of the contracted rate results in a discount to the employee. In addition, the employee gets the benefit of a negotiated process (i.e., the contracted dental provider will not balance bill the employee for the difference between the contracted rate and the rate such provider ordinarily charges.) The advantages of using contracted providers, both contracted rates and contracted processes, are what incent employees to use contracted providers and thus help contain dental costs. Eliminating even one of these advantages will cause a negative effect on our employees.

In Ohio, where many of our 2,500 employees reside, we are fortunate to have a competitive market for all lines of health care coverage, including dental. Competition is an important component of controlling costs for our employees. Dental health is important to our employees and their families, and we know that poor dental health translates into medical issues over time. We want to encourage the use of dental benefits, not discourage them.

We urge you to oppose Senate Bill 115 and let open market competition drive the costs of these services. We need every possible tool to be able to provide a quality package of benefits to our employees and help control their out-of-pocket expenses.

Thank you for the opportunity to share our concerns with this bill.

Respectfully,

*Melissa K Wheeler*

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Westfield