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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 David Owsiany and I am the Executive Director of the Ohio Dental Association an organization that represents nearly 70 percent of the dentists in the state of Ohio. Thank you for the opportunity to present proponent testimony in support of SB 115.

Senate Bill 115 is very limited in scope and only seeks to remedy the current inequity in the dental insurance market. It does not mandate coverage of any services or mandate that dental insurance companies pay a certain amount for any services. This bill just addresses the issue of dental insurance companies dictating fees for non-covered services. It is that simple.

Policymakers have taken notice of this insurance practice in state after state and decided reforms needed to be put in place. The National Conference of Insurance Legislators passed a model act in 2010 prohibiting dental insurers from dictating fees for non-covered services. The NCOIL Act serves as a model for Senate Bill 115.

Since the NCOIL model legislation was passed forty-three states have now passed this reform legislation, including our neighboring states of Kentucky, Pennsylvania, West Virginia, and Indiana, and states of all different sizes and in every region of the country, including Illinois, Texas, California, Georgia, Washington, Virginia, North Carolina, and Wisconsin. The vast majority of American citizens live in states with these reforms in place. In all cases, despite dire predictions from the dental insurance companies, none of these states have experienced any difficulties in implementing these reforms on limiting dental insurers from setting prices for non-covered services and none of these states have had any disruptions in their dental benefit marketplaces and no state has experienced price spikes for dental services.

Moreover, this bill also incorporates specific disclosure requirements that dentists would have to make if they choose not to follow a dental insurer's non-covered services fee limitations. With these disclosure requirements, this bill is also modelled after House Bill 156 from the 132nd General Assembly, which addressed these same non-covered services issues in the context of vision insurance. House Bill 156 passed the Ohio House of Representatives by a 92-2 vote in 2018 and unanimously passed the Ohio Senate. There is no reason not to extend these protections to the dental settings just as you have already done in the vision care setting.

In the end, Senate Bill 115 is a very limited remedy targeted to a specific problem in the dental insurance marketplace. This reform will protect small business dental offices from these unfair practices and ensures that dental insurance companies are not interfering with dentists and their patients on services that the insurers do not even cover.

Thank you for allowing me to testify and I would be happy to answer any question that you may have.