



Bob Hackett

State Senator
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Ohio Senate

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Senate Bill 87 **Senate Insurance and Financial Institutions Committee** **Sponsor Testimony – Senator Bob Hackett and Senator Matt Huffman** **March 28, 2017**

Chairman Hottinger, Ranking Member Brown, and members of the Senate Insurance and Financial Institutions Committee, thank you for the opportunity to bring Senate Bill 87 before you. S.B. 87 would allow Ohio to join the majority of states which currently prohibit a disturbing trend occurring in the dental insurance industry. As you may know, currently some dental insurance plans are setting the fees of dentists for services these companies do not cover as a benefit. S.B. 87 would prohibit this practice.

We fully support the ability of insurers to negotiate fees with dentists for services which the insurer covers for enrollees. Those fee negotiations for covered benefits would not be impacted by S.B. 87. However, extending fee limitations to services the insurer and employer do not value enough to even cover as a benefit for enrollees is fundamentally unfair to the other party to the contract, in this case the dentist. Should this practice continue to be permitted unchecked, it could result in higher costs for dental services for those individuals who do not have dental insurance coverage. Currently, over 36% of Ohio adults aged 18 to 64, and over 60% of elderly Ohioans do not maintain any type of dental insurance coverage.

Since this issue first came to light, over half of the states have enacted legislation banning this practice including: Arizona, California, Georgia, Iowa, Louisiana, North Carolina, Oklahoma, Tennessee, Texas, and others. In addition, it is important to also note that the Ohio Dental Association strongly supports S.B. 87.

Chairman Hottinger, Ranking Member Brown and members of the committee, once again, thank you for the opportunity to bring S.B. 87 before you and we would be happy to attempt to answer any questions the committee may have at this time.