



Sponsor Testimony: House Bill 160

Representative Nick Santucci, 64th House District

House Insurance Committee

Chairman Lampton, Vice Chair Barhorst, Ranking Member Miranda, and members of the House Insurance Committee, thank you for the opportunity to provide sponsor testimony on House Bill 160.

House Bill 160 will prohibit a disturbing practice occurring in dental insurance. Some dental insurance plans are artificially capping the fees of dentists for services these companies do not even cover as a benefit for patients. In the last few years, 43 states have taken action to ban this unfair practice.

The ability of insurers to negotiate with dentists over fees for services that the insurer covers for enrollees and those fee negotiations for covered benefits would not be impacted by this bill. 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. This insurance company tactic interferes with the dentist patient relationship and could result in cost shifting to those individuals lacking dental insurance coverage, who often times are the least able to afford dental services

This legislation protects dental practices as small businesses. Without action, those in particularly low-income and underserved areas will not only impact patients seeking care, but Ohio's economy as well. According to the Ohio Dental Association, the average dental office generates \$1.3 million annually in economic activity through the payment of wages and taxes and the purchase of services, supplies, and equipment. The state of Ohio is also estimated to have over 20,000 Ohioans employed in dental practices across the state.

Additionally, the National Conference of Insurance Legislators (NCOIL) thoroughly studied the issue and adopted model act for states to utilize when addressing this concern which serves as a basis for House Bill 160. Using the NCOIL model language and legislation that was passed in the 132nd General Assembly (House Bill 156), regarding vision insurance benefits, this bill thoroughly addresses the issue at hand.

Chairman Lampton, Vice Chair Barhorst, Ranking Member Miranda, and members of the House Insurance Committee. Thank you again for giving me an opportunity to speak with you today on this legislation. I would be happy to answer any questions you may have.