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HB 160 -Proponent Testimony
House Insurance Committee
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Chairman Lampton, Vice Chair Barhorst, Ranking Member Miranda and members of the House Insurance Committee, thank you for the opportunity to testify in support of House Bill 160 (“HB 160”), legislation that would improve transparency of dental benefit coverage for patients and parameters for how insurers administer such benefits.

My name is Gregory Heintschel and I am the chair of the dentistry program at MetroHealth in Cleveland. We are the safety-net health system for Cuyahoga County, caring for the most under-resourced members of our community. MetroHealth’s more than 8,400 employees provide care at five hospitals, four emergency departments, plus a network of 27 community-based health centers and more than 40 additional sites throughout Northeast Ohio. Last year, MetroHealth dentists provided over 32,000 visits to children and adults across four locations, regardless of their ability to pay. We are also proud to provide dental care to many children with special healthcare needs.

HB 160 would create meaningful transparency for patients and families who assume their insurance covers all dental services when oftentimes it does not. Patients should know in advance what services are not covered so they can be in the best position to make decisions for themselves and their families. Additionally, the bill would create balance in the marketplace between dental providers and insurers. Too often insurers use their market power to force artificially capped fees for dentists for services that are not covered by insurers. These caps create uncompensated costs for providers and threaten access to treatment for patients. The bill would prohibit this practice. However, the bill does not interfere with the insurers ability to negotiate rates for covered services or a dentist’s ability to accept fees for services not covered by the insurer.

Mr. Chairman, members of the Committee, thank you for the opportunity to speak to this important legislation.