



MetLife, Inc.  
5 Park Plaza, Suite 1850  
Irvine, CA 92620

March 1, 2021

House Committee on Health and Human Services  
Rep. Steven Casey, Chairman  
82 Smith Street  
Providence, RI 02903

Dear Chairman Casey,

MetLife is a leader in providing dental benefits nationwide, and strives to provide superior dental benefits at affordable prices to its customers. On behalf of MetLife, I wish to inform you that we strongly oppose House Bill 5160, regarding fees for dental services, specifically amending the definition of "covered services." This bill will increase out of pocket costs for consumers by allowing dentists to charge higher fees for services.

Rhode Island adopted non-covered services (NCS) legislation in 2009 prohibiting a dental plan from requiring a dentist to accept a negotiated fee set by the plan unless the plan compensates the dentist for that specific service. The current law in Rhode Island is similar to the model law set forth by the National Conference of Insurance Legislators (NCOIL), which was adopted after Rhode Island passed its NCS laws. The NCOIL model states that the definition of "covered services" is services that are reimbursable under the contract, subject to contractual limitations like deductibles, waiting periods, or frequency limitations. The majority of states (38) that have passed NCS requirements have adopted the NCOIL Model, which provides the best benefit to consumers balanced against ensuring fairness to dentists who are able to charge their own fees for NCS. The NCOIL Model was developed over two years of extensive discussions amongst stakeholders, including providers, insurers, consumers, legislators and regulators.

By enacting H 5160, Rhode Island would deviate from its existing law by amending the definition of covered services to include only those services that are actually reimbursed, as opposed to those that are reimbursable. This change in definition exposes patients to higher fees after a patient reaches a contractual limitation; this is because dentists will be able to charge fees that are higher than the discounted rate once the limitation is met.

The changes proposed by this bill limits the range of contractual discounts for dental services available to consumers – discounts to which dentists agree in order to participate in dental networks. By joining dental networks, dentists are agreeing to the discounted fees in exchange for a constant flow of patients and prompt payment of claims. Limiting the definition of a covered service will harm consumers and negate one of the primary benefits of purchasing insurance, which is access to a network of dentists who have agreed to charge lower fees. If this bill were to be enacted as written, patients will no longer be able to access their annual cleanings or preventive dental visits at a discounted fee if they have met a contractual limitation for services.

MetLife strongly urges that Rhode Island maintain its existing NCS law. The existing law ensures that your constituents receive the benefits of contracted rates agreed to by

dentists, especially for those services that would otherwise be eligible for payment had the patient not met the contractual limitation. Exposure to higher out-of-pocket costs could lead your constituents to delay necessary care, resulting in poor oral health outcomes.

For all of these reasons, MetLife must oppose H 5160. We appreciate the opportunity to provide feedback to this committee and look forward to discussing our concerns with you and your staff. Please feel free to contact me at 949-437-2750.

Sincerely,

A handwritten signature in cursive script that reads "Crystal McElroy".

Crystal McElroy  
Assistant Vice President  
Supplemental Product Compliance and Regulatory