



RHODE ISLAND  
FEDERATION OF TEACHERS AND  
HEALTH PROFESSIONALS AFT AFL-CIO

To: House Judiciary Committee

From: Frank Flynn, President

Date: April 10, 2023

Re: **Non-Profit Dental Loss Ratio**

Testimony in **opposition** of 2023 H 5487 (McNamara et al.)

The Rhode Island Federation of Teachers and Health Professionals opposes House Bill 5497 sponsored by Chairman McNamara which would impose an 85% loss ratio limit on all Dental Plans. Our union represents over 11,000 teachers and school support staff, higher education faculty, state employees, and healthcare workers. The overwhelming majority of our members are covered for their dental insurance needs by a Delta Dental of Rhode Island plan.

The RIFTHP has had a longstanding and mutually beneficial relationship with Delta Dental of Rhode Island. Not only are they good business partners, but they have a very prominent presence in the Rhode Island philanthropic and social service networks.

If H5497 is passed in its current form, it will almost certainly lead to higher premiums for the employers and higher co-pays for my members. Dental insurance premiums, in the twelve years I have been president of this organization, have remained relatively stable while our members have received excellent dental coverage. Passage of this bill will destabilize the dental insurance landscape, possibly resulting not only in higher costs but in employers and clients opting out of dental healthcare.

The RIFTHP urges you to oppose H5487.

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