



April 24, 2025

The Honorable Joseph J. Solomon, Jr,
Chairperson, House Corporations Committee
Rhode Island State House
Providence, Rhode Island 02903

Re: H 6155 RELATING TO INSURANCE -- UNFAIR CLAIMS SETTLEMENT PRACTICES
ACT

Dear Chairman Solomon,

I am writing on behalf of the Rhode Island Business Group on Health (RIBGH) and its 90 member companies, representing 80 thousand Rhode Island employees, to express our strong opposition to House Bill 6155 because it threatens to make dental insurance unaffordable.

A recent [survey](#) of over 1,000 Rhode Island adults, conducted from February 19 to March 27, 2024, found that more than two-thirds (69%) of respondents experienced at least one health care affordability burden in the past year. Over four in five (82%) worry about affording health care in the future, and 66% reported delaying or foregoing care due to cost within the last twelve months. These findings make clear that health care affordability remains a pressing concern for Rhode Islanders.

Against this backdrop, H6155 contains multiple provisions that would significantly increase costs for consumers at a time when both individuals and employers are already struggling to maintain dental benefits. Most notably, the bill would dismantle important protections against balanced billing by allowing non-participating dental providers to receive the same payment rates as participating in-network providers. This change would open the door to higher out-of-pocket costs for consumers and reduce the incentive for dentists to remain in-network.

To be clear, we understand that only about 5% of dental providers in Rhode Island are currently non-participating—a figure that is commendably low and benefits

consumers. However, H6155 threatens to undermine this achievement by making it more attractive for providers to leave insurance networks, potentially resulting in a substantial reduction in participating dentists.

This proposal not only increases the risk of higher out-of-pocket dental expenses for Rhode Islanders, H6155 could also lead to fewer in-network choices and further limited access to affordable dental care.

I would like to close with two points. The first is that the number of subscribers covered by commercial health insurance in Rhode Island has declined by almost 50% over the past decade. H6155 risks setting off a similar downward trend in dental insurance coverage. Is that something we want for Rhode Island?

Secondly, I am home with COVID. Otherwise, I would be presenting in person to urge you directly to oppose H6155.

For these reasons, I respectfully ask you to reject H6155 in the best interest of Rhode Islanders.

Sincerely,

A handwritten signature in black ink, appearing to read "Allen F. Charbonneau". The signature is fluid and cursive, with a long horizontal line extending from the end.

Executive Director