



Andrew Gazerro III, D.M.D.

April 21, 2025

Rep. Joseph J. Solomon Jr.
and
Members of the House Corporations Committee

Re: H6155
Support

Dear Chairman Solomon and Members of the Committee:

I am writing to ask for your support in moving H6155 out of committee and to the House for a full vote. This bill will ensure that patients have the **right to choose** their own dentist without restrictions—and without having their dental benefits reduced or eliminated for making that choice.

In 2004, the legislature passed the “Freedom of Choice Act,” which explicitly stated that patients have the right to choose their dentist and that their chosen dentist should be compensated for the treatment provided.

To keep dentists from dropping out and to prevent insurance companies from losing a majority of their network providers, insurers were permitted to reduce payments to out-of-network dentists by no more than 5%. This provision proved unnecessary, as over 90% of dentists have remained in-network for the past 21 years.

Unfortunately, one insurance company, Delta Dental of Rhode Island, has interpreted the law to mean that they can eliminate a patient’s benefits entirely. The current law mandates that they “assign” benefits but does not require that they “pay” benefits. For example, on policies purchased through the HSRI website, if a patient sees an out-of-network dentist, their benefits are reduced to zero. Since Delta Dental “assigns” a \$0 benefit to that dentist, they are compliant with the law.

Delta Dental also asserts that the allowances paid to over 90% of Rhode Island dentists are part of an “incentive” fee table, while the reduced fee schedule for out-of-network dentists which is 10–11% lower is their “actual” fee table. These reduced payments result in higher out-of-pocket costs for patients who choose an out-of-network provider. According to the law, this reduction was to be capped at 5%, yet Delta Dental claims they have not reduced anything.

H6155 will ensure that patients have the Right To Choose their dentist without having their benefits reduced or eliminated. It improves access to care by guaranteeing that patients can use the dental insurance they’ve paid for, without restriction, regardless of their choice.

Respectfully,

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