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April 15, 2025

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

Re: Opposition to House Bill – H 6155

Dear Chairman Solomon:

On behalf of Amica Mutual Insurance Company, I am writing in opposition to House Bill - H 6155 – “An Act Relating to Insurance – Unfair Claims Settlement Practices Act.” As a Rhode Island employer, we are deeply concerned that this legislation would substantially increase oral health care costs for businesses and employees, while dismantling critical protections against fraud, waste, and abuse.

At a time when health care expenses continue to rise, this proposal would remove essential cost-containment measures and increase premiums and out-of-pocket expenses by encouraging dentists to leave insurance networks. Our dental plan is designed to prioritize in-network services, providing the greatest value to both our organization and employees. Without financial incentives for dentists to participate in a dental carrier’s network, the number of non-participating providers would quickly grow well beyond the 5% of claims activity we see today. As discounts tied to network participation disappear, employer and patient costs would rise to unprecedented levels, forcing businesses to reconsider whether offering dental benefits remains viable.

Moreover, the bill would override long-standing claims review practices consistent with federal CMS regulations, weakening safeguards designed to prevent improper billing and unnecessary treatment. This would introduce significant financial risk and diminish oversight of oral health care expenditures.

Given that cost remains the biggest barrier to accessing dental care, it is imperative to maintain systems that promote affordability and accountability. House Bill - H 6155 would have the opposite effect, raising costs, reducing protections and limiting access to care for Rhode Islanders.

We urge you to oppose this measure and protect businesses and families from unnecessary financial burdens.

Thank you for your consideration.

Sincerely,