



194 Smith Street, Providence, Rhode Island 02908-4914
Telephone: (401) 751-7100 Fax: (401) 331-8533
www.RhodeIslandAFLCIO.org • info@RIAFLCIO.com

Rhode Island Works Best When We Say **UNION YES.**

April 24, 2025

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

RE: Testimony in Opposition to HB6155 - An Act Relating to Insurance – Unfair Claims Settlement Practices Act.

Dear Chair Solomon and members of the Committee,

Thank you for the opportunity to provide this written testimony. On behalf of the more than 80,000 members and 275 affiliates of the Rhode Island AFL-CIO, we respectfully submit this testimony in **strong opposition** to HB6155.

Across Rhode Island, approximately twenty-five percent of medical insurance recipients are covered by plans that have been collectively bargained by our affiliated unions. These hard-won benefits are not merely line items in a contract, they are a vital part of the health and economic security of working families. HB6155 threatens that security by undermining the cost-containment measures that keep dental coverage affordable and accessible.

This legislation would drive up premiums and out-of-pocket costs by removing the incentives for dentists to remain in insurance networks. Our dental plans are structured to ensure in-network care provides the best value to working people. If enacted, this bill would dismantle that structure — encouraging providers to opt out of networks and erode the negotiated discounts that currently help control costs. As a result, we anticipate a rapid increase in the percentage of claims coming from out-of-network providers, up from today's 5% to a potentially unmanageable share.

Employers and small businesses are not likely to absorb the costs of higher premiums. Those costs will be passed on to workers and their families — many of whom are already struggling with rising health care expenses and the increasing cost of living. For some, these additional costs may make dental coverage unaffordable altogether, widening disparities in access to care.

In addition to raising costs, HB6155 would override long-established claims review practices that align with federal CMS standards. These oversight mechanisms are in place to prevent improper billing and unnecessary treatment — guardrails that protect both patients and the financial stability of our benefit plans. Weakening these standards opens the door to abuse and erodes the accountability that is essential in any insurance system.

Cost remains the single largest barrier to dental care. Rather than expanding access, this bill would make coverage more expensive, less predictable, and less secure. It would ultimately harm the very people it aims to help — workers, families, and small businesses.

We urge this committee to oppose House Bill 6155 and protect the affordability, integrity, and sustainability of dental benefits for Rhode Islanders. Please do not hesitate to contact me at 401-751-7100 should you have any questions or require additional information.

Sincerely,

A handwritten signature in black ink, appearing to read "Patrick Crowley".

Patrick Crowley
President, Rhode Island AFL-CIO

Patrick Crowley **President** • Karen Hazard **Secretary-Treasurer**
Cheryl Masciarelli **Office Manager** • Autumn Guillotte **Political Director** • Erica Hammond **Legislative Director**

