

House Bill – H 6155

April 17, 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 Legacy Benefit Advisors and the clients I represent, I am writing in opposition to Senate Bill - S 0905 – “An Act Relating to Insurance–Unfair Claims Settlement Practices Act.” As a Rhode Island insurance broker, I am deeply concerned that this legislation would substantially increase oral health care costs for businesses, employees, and retirees, 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 drive up premiums and out-of-pocket costs by encouraging dentists to leave insurance networks. Our dental plan is designed to prioritize in-network services, providing the greatest value to our clients. 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, client costs would rise to unprecedented levels, forcing a reconsideration as to 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. Senate Bill - S 0905 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,

Robert A Dumais

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