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April 24, 2025

The Honorable Joseph J. Solomon, Jr. Chair, House Corporations Committee Rhode Island State House 82 Smith Street Providence, RI, 02903

Dear Chairman Solomon,

On behalf of the member institutions of the Association of Independent Colleges and Universities of Rhode Island, I am writing to express our opposition to **House Bill 6155.** As an association representing eight prominent Rhode Island employers, 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 drive-up premiums and out-of-pocket costs by encouraging dentists to leave insurance networks. Many of our institutions utilize dental plans are designed to prioritize in-network services, providing the greatest value to both the 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 Center for Medicare & Medicaid services (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. This bill would have an adverse effect leading to rising costs, reduced protections, and limited access to care for Rhode Islanders.

With these points in mind, AICU Rhode Island respectfully opposes the passage of House Bill 6155.

Sincerely,

Daniel P. Egan President