

Andrew Gazerro III, D.M.D.

April 13, 2026

House Corporations Committee

H7722 – Support

Dear Chairman Solomon and members of the committee

I am writing to ask for your support to move H7722 out of committee and to the floor for a vote. This is the third time this bill has been brought before the legislature as a means to correct and close a loophole created by the insurance carriers to avoid their requirements under the existing law.

This changes will require insurers to treat out-of-network dentists exactly like their in-network dentists whenever a patient assigns benefits — and it blocks every known or foreseeable workaround. Patients deserve the right to choose who provides their care and they should not be penalized by having their insurance payments reduced for making their own choice.

Everything in the bill flows from that single purpose:

- gives patients the right to assign benefits (have them sent to their dentist of choice)
- requires insurers to honor that assignment (must pay the dentist directly)
- mandates payment at the highest in-network rate which is the same used to pay 95% of RI dentists who are in-network (same procedure, same payment to any licensed RI dentist)
- prohibits insurers from manipulating tiers, geography, or categories to reduce those payments (if the dentist is licensed in RI the insurer must pay the same for the same treatment)
- prevents insurers from punishing non-participating dentists by decreasing patient benefits (insurers cannot reduce the payment because the patient made their own choice)
- preserves fraud-waste-abuse review (allows insurers the same rights to claim review they have for in-network dentists)

In other words, the bill restores the original legislative intent and prevents insurers from undermining it again. In simple terms, if the same treatment is provided then the patient with insurance deserves to have the same payment sent to their dentist without manipulation. These changes will improve access to care without increasing premiums as claimed by opponents to this bill.

Respectfully,


Andrew Gazerro III, D.M.D.

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April 13, 2026

House Corporations Committee

H7722 – Support

Dear Chairman Solomon and members of the committee:

As a dental hygienist with over 28 years of experience, I have come to know many of my patients personally and have developed wonderful relationships with many of them over the years. From marriages, to grandchildren, and even death of a spouse, these are not just patients they are friends.

In 2025 our office made the business decision to leave the Delta Dental network since we could no longer continue to provide our level of care at the reimbursement rates that we were required to accept. This was a difficult decision to make and so everyone at our office had important discussions with all our patients who would be affected by this necessary change.

We knew that for many, this would be the last time we would see them in our chairs. We explained how the process would work but the most difficult part to explain to them is why Delta Dental of RI would reduce their insurance payments to our office if they remained our patients. Simply because our patients, who we have seen for years, wanted to stay with our doctor and our team, they would be penalized monetarily.

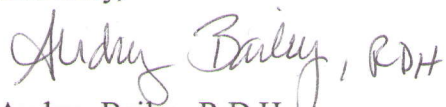
Many understood why they would need to pay us for their care since we would no longer be discounting our fees. However, none of them understood why they were going to receive less insurance coverage and worse still, some of them couldn't understand why they would lose all their insurance coverage if they remained with our office.

Patients should not be penalized by seeing someone they have trusted for years. It should be apparent that they are punishing the patients to coerce them to see in network dentists as a last act of control over dentists who decide to leave their network.

This bill will restore the intent of the original law passed in 2004, while allowing patients to receive their full benefits regardless of their dentist's network status. It improves access to care and ensures patients have the right to make their own decisions.

Please consider passage of this bill out of committee.

Sincerely,



Audrey Bailey, R.D.H.
Westerly, RI

April 13, 2026

House Corporations Committee

H7722 – Support

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Sincerely,

A handwritten signature in black ink, appearing to read 'C. DaCosta', written over a horizontal line.

Catelynn DaCosta, R.D.H.

Bristol, RI