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From: fhartman@rioralsurgery.com
Sent: Sunday, April 12, 2026 10:30 AM
To: House Corporations Committee
Subject: Support of H7722

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Chair Solomon,

My name is Dr. Frederick Hartman, and I have practiced oral and maxillofacial surgery in Rhode Island for twenty years. I am writing in support of H7722 because it makes a targeted, necessary correction to existing law and closes a loophole that dental insurers have increasingly exploited. Given your legislative efforts, you clearly understand the lengths insurance companies go for any possible fiscal advantage.

As you review this bill, I want to emphasize several points that matter to patients, taxpayers, and the stability of our dental workforce:

- The amendment does not increase premiums. It simply ensures that when a patient chooses to stay with their dentist, their benefits follow them without penalty.
- It does not interfere with fraud-prevention programs. Insurers retain full authority to review records and verify that services were rendered appropriately.
- It has no impact on the state budget. This is a consumer-protection update, not a fiscal one.
- The overwhelming majority of Rhode Island dentists are in-network and, in practice, must remain in-network even as reimbursements fail to keep pace with rising labor and facility costs. This dynamic discourages heavily indebted new graduates from choosing Rhode Island.

H7722 helps patients by allowing them to stay with their dentist if that dentist eventually opts out of an underperforming plan. When patients stay, they should not be punished with dramatically higher out-of-pocket costs. This bill restores fairness and transparency. This is so critical for our aging population as, let's be honest, seniors don't like change, and get better care and are happier if they stick with their current doctor.

Finally, this bill strengthens competition. That is precisely why insurers with dominant market share oppose it. But for patients, voters, and small practices across the state, H7722 is a straightforward improvement to an existing statute that was never intended to be used as a cost-containment workaround.

Thank you for your consideration and for your leadership on behalf of Rhode Islanders.

Regards,

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