

To: The Honorable Chair and Members House Corporations Committee

Re: H7722 — Written Testimony Erosion of Insurer and Patient Protections

Dear Chairman Solomon and Members:

This testimony rebuts the assertion that H7722 improperly interferes with insurance and patient protections.

As written, the bill would not remove any protections currently in place. Insurers retain full claim review rights to prevent fraud, waste, and abuse. All claims must still go through the same process whether the dentist is or is not in network. Therefore, nothing has been removed. The bill does change patient rights and improves access to care. Patients gain guaranteed access to the maximum benefit at the insurer's existing rates, and they will have the freedom to choose their dentist. They can see any dentist and be assured they will be able to use their dental insurance toward their care without any reduction. This is complete freedom of choice, and it restores the intent of the 2004 statute.

This bill does not drive-up costs as noted by opponents to this bill. Instead, it restores a free market where patients can decide on their own what they want to spend on their care and who they want to provide their care with the knowledge that their insurance payment toward that care will not be reduced in any way. In other words, this bill does not erode patient protections, rather it provides them with one.

Respectfully submitted,

Frank Gibbons D.M.D
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