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To: House Corporations Committee
Subject: Written Testimony — Undermines Negotiated Networks

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4/13/26

The Honorable Chair and Members House Corporations Committee

Re: H7722

Dear Chairman Solomon and Members:

I submit this testimony to rebut the claim that H7722 "undermines negotiated networks." In Rhode Island's dental market, **95% of licensed dentists are in-network**, which demonstrates that network terms are effectively set by carriers, not the result of bilateral bargaining or negotiation.

Key points

- **Market reality:** With near-universal participation, dentists face a take-it-or-leave-it choice; meaningful negotiation requires documented mutual agreement, not unilateral schedule assignment.
- **Semantic evasion:** Labeling a fee allowance schedule "special" is a semantic device used to avoid statutory protections; the bill restores the statute's intent by tying payment to one standard.
- **Preserves bona fide contracting:** The bill does not ban genuine, mutually agreed value arrangements; it prevents carriers from defeating consumer protections **through deceptive labeling.**

Conclusion H7722 corrects a structural imbalance in a concentrated market by ensuring that statutory protections apply. This restores fairness without prohibiting legitimate, contracting. Dentists are not simply going to abandon their network participation due to amendment of this statute. That same argument was given 21 years ago and it did not happen then and it is highly unlikely it will happen now.

Respectfully submitted,

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