

Written Testimony — The bill will increase Premiums

04/15/2026

The Honorable Chair and Members House Corporations Committee

Re: H7722 — Written Testimony The Bill will increase premiums

Dear Chairman Solomon and Members:

This testimony rebuts the assertion that H7722 will increase premiums. Premiums increase as a result of the following

- **Higher utilization** — more services used. Isn't that what the insurance is for...to treat patients that need care!
- **Higher allowed amounts** — insurers raise fee schedules. The fee allowances were the same from 2008 to 2022 and only a small group of allowances increased in 2022 and then were “silently” decreased between 2022 and 2024 due to plan shifts.
- **Higher administrative costs** — increased overhead or profit targets. This would only happen if executive and employee salaries increased. Most claims are processed by computer and do not require any human interaction. In fact this bill would reduce claim processing costs by establishing one fee allowance table for all claims.

This bill does not force insurers to raise fee schedules, expand benefits, or accept fraudulent claims. The only plausible effect is increased utilization by patients who already need covered care and can now access it.

Insurers already priced these services into premiums based on existing fee schedules and actuarial assumptions. If premiums were to rise, it would be because insurers were previously saving money by patients **not receiving care** they had paid for — not because the bill changes pricing variables.

Please ignore this false threat that premiums will increase. Ask yourself why every argument our opponents provide is always “premiums will increase”.

Respectfully submitted,

John Broderick

Periodontist

401-274-2600

Written Testimony — The bill will increase Premiums

04/15/2026

The Honorable Chair and Members House Corporations Committee

Re: H7722 — Written Testimony The Bill will increase premiums

Dear Chairman Solomon and Members:

This testimony rebuts the assertion that H7722 will increase premiums. Premiums increase as a result of the following

- **Higher utilization** — more services used. Isn't that what the insurance is for...to treat patients that need care!
- **Higher allowed amounts** — insurers raise fee schedules. The fee allowances were the same from 2008 to 2022 and only a small group of allowances increased in 2022 and then were “silently” decreased between 2022 and 2024 due to plan shifts.
- **Higher administrative costs** — increased overhead or profit targets. This would only happen if executive and employee salaries increased. Most claims are processed by computer and do not require any human interaction. In fact this bill would reduce claim processing costs by establishing one fee allowance table for all claims.

This bill does not force insurers to raise fee schedules, expand benefits, or accept fraudulent claims. The only plausible effect is increased utilization by patients who already need covered care and can now access it.

Insurers already priced these services into premiums based on existing fee schedules and actuarial assumptions. If premiums were to rise, it would be because insurers were previously saving money by patients **not receiving care** they had paid for — not because the bill changes pricing variables.

Please ignore this false threat that premiums will increase. Ask yourself why every argument our opponents provide is always “premiums will increase”.

Respectfully submitted,

John Broderick

Periodontist

401-274-2600

Written Testimony — The bill will increase Premiums

04/15/2026

The Honorable Chair and Members House Corporations Committee

Re: H7722 — Written Testimony The Bill will increase premiums

Dear Chairman Solomon and Members:

This testimony rebuts the assertion that H7722 will increase premiums. Premiums increase as a result of the following

- **Higher utilization** — more services used. Isn't that what the insurance is for...to treat patients that need care!
- **Higher allowed amounts** — insurers raise fee schedules. The fee allowances were the same from 2008 to 2022 and only a small group of allowances increased in 2022 and then were “silently” decreased between 2022 and 2024 due to plan shifts.
- **Higher administrative costs** — increased overhead or profit targets. This would only happen if executive and employee salaries increased. Most claims are processed by computer and do not require any human interaction. In fact this bill would reduce claim processing costs by establishing one fee allowance table for all claims.

This bill does not force insurers to raise fee schedules, expand benefits, or accept fraudulent claims. The only plausible effect is increased utilization by patients who already need covered care and can now access it.

Insurers already priced these services into premiums based on existing fee schedules and actuarial assumptions. If premiums were to rise, it would be because insurers were previously saving money by patients **not receiving care** they had paid for — not because the bill changes pricing variables.

Please ignore this false threat that premiums will increase. Ask yourself why every argument our opponents provide is always “premiums will increase”.

Respectfully submitted,

John Broderick

Periodontist

401-274-2600

