

**House Bill – H 7722**

4/9/26

The Honorable Joseph J. Solomon, Jr.  
Chairman, House Corporations Committee  
Rhode Island State House  
Providence, RI 02903

**Re: Opposition to House Bill – H 7722**

Dear Chairman Solomon:

On behalf of Legacy Benefit Advisors, I am writing in opposition to House Bill H 7722 – “Relating to Insurance—Accident and Sickness Insurance Policies-Dental Insurance Coverage.” As a Rhode Island broker, we are concerned that this legislation would increase costs for employers, employees and retirees while undermining access to affordable dental care.

Rhode Island’s existing Assignment of Benefits law effectively ensures patients can seek care from any licensed dentist and can direct payment to out-of-network providers if they choose. The proposed amendments in H 7722 do not expand patient choice or improve access to care. Instead, they threaten to do the opposite.

Dental networks are a key tool that allows employers and individuals to purchase affordable coverage. In-network dentists agree contractually to negotiated fees that provide transparency, predictable costs and important patient protections. These arrangements help keep dental care affordable and make coverage sustainable.

The proposed legislation would undermine these protections by removing the financial incentive for dentists to participate in insurance networks. When dentists are out-of-network they are not bound by negotiated rates and may bill patients their full charges. This leads to much higher out-of-pocket costs for patients and eliminates the predictability and savings that dental plans are designed to provide.

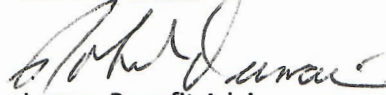
At a time when cost is already the biggest barrier to dental care, this bill would increase the financial burden on working families and make dental care less affordable.

For these reasons, we respectfully urge you to oppose this bill.

Thank you for your consideration.

Sincerely,

Robert Dumais



Legacy Benefit Advisors

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