

The Honorable Chair and Members House Corporations Committee

Re: H7722

Dear Chairman Solomon and Members:

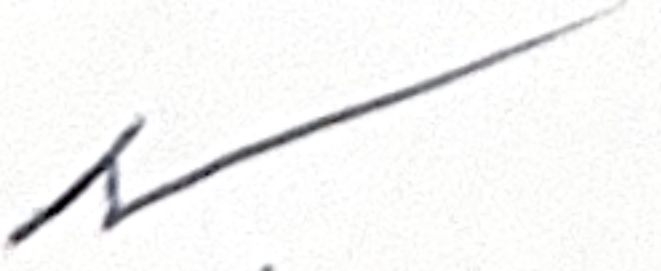
I submit this testimony to rebut the claim that H7722 "undermines negotiated networks." In Rhode Island's dental market, 95% of licensed dentists are in-network, which demonstrates that network terms are effectively set by carriers, not the result of bilateral bargaining or negotiation.

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,

  
Richard A. Barkin DDS  
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West Warwick, RI 02893

April 14, 2026

House Corporations Committee  
Honorable Rep. Solomon & Members

Re: H8381- Support

Dear Chairman Solomon and members of the committee, I am writing this letter asking you to support H8381 because dentists should not have to pay to receive the reimbursements they have already earned.

Today, many practices are steered into virtual credit card payments that carry processing fees. Those fees take a percentage of every reimbursement, and over time that loss adds up — often thousands of dollars a year that could support patient care and basic operating costs.


This bill ensures dentists have access to no-cost payment options — paper checks, ACH, and EFT — so virtual credit cards are no longer the only option that appears “free.” Removing added fees from standard payment methods prevents steering and restores fairness to how providers receive their reimbursements.

Beyond the financial loss, the current system creates operational strain. Staff spend time navigating portals, disputing fees, or requesting alternatives that still come with costs. These extra steps add administrative burden to practices already managing scheduling, patient care, compliance, and insurance processing.

Insurance reimbursement should go to patient care, not to payment processing fees. Ensuring that payments reach their intended purpose is a straightforward matter of fairness and sound policy.

This bill restores a fair and transparent payment process. It aligns payment practices with the basic principles of insurance and keeps patient care at the center of every dollar. I respectfully urge your support passage of this bill.

Sincerely,

  
Richard A. Barkin 005  
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