

Senator Melissa A. Murray

Senate Health and Human Services Committee

Chair Murray,

I'm reaching out today to share my concerns not only as a constituent but as a licensed RI Life and Health producer and Managed Health Care Professional who has worked and lived in Rhode Island for over 30 years.

Several of the details of **S. 2887** as proposed are narrow, short-sighted and frankly bad public policy. This is yet another solution in search of a problem that doesn't exist. In addition, it appears to conflict with the Governor's recent Executive Order 26-03; *Lowering Marketplace Premiums, Increasing Transparency and Making Health Coverage More Affordable* and would have limited statutory authority over most residents with dental coverage.

**For these and several other reasons I am voicing my strong opposition.**

There is no issue with direction of payment as patients already have the right to assign benefits to providers that are not included in a dental plan's network. Employer sponsored plans do not limit a patient's ability to seek treatment from any licensed provider, and the majority provide the same level of benefit coverage. The bill does nothing to improve access to care or contain the cost of treatment, which for many marginalized patients is the primary barrier to treatment.

Of particular concern is that the proposed legislation would promote increased patient out-of-pocket costs for care and limit access to affordable dental treatment while limiting financial transparency. Network providers agree to rates that deliver full transparency, savings and quality of care while holding the patient harmless beyond the negotiated allowance for covered dental services.

**Providers outside the network will continue to bill patients up to the full retail cost of treatment regardless of what a patient's plan provides for a "payment benchmark".** Providing benefit coverage outside of an insurance plan network on an identical basis will lead to higher costs for the patient and plan sponsor. This legislation will do little to lower liability for patients and would encourage more providers to go out of network. This is nothing more than an effort to devalue dental plans and the cost savings associated with them leading to higher costs.

I'd be pleased to share my personal and professional lived experience in improving the oral health of working RI families with you and explore how managing dental costs can help improve access to care.

Respectfully,

Jeff Nauges

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