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Honorable Sen. Murray and
Members of the Senate Health and Human Services Committee

For years dentists have suffered under the controlling actions of insurance companies in this state. You have before you a bill that transfers that control back to the dentists and especially to the patients that we serve.

In 2004 a group of dentists saw fit to ask for legislation that would allow patients freedom of choice to decide which dentists they would like to provide their care by giving them the ability to have their dental insurance payments sent directly to those dentists to help pay for their care.

Rather than abide by the law, one insurer, Delta Dental of RI saw fit to manipulate the system to avoid their responsibility to their subscribers. Instead of following the statute they were creative in their means of creating fee allowance tables in order to circumvent the law and penalize patients as a means of directing them to specific dentists. They did so to punish dentists who chose to leave their network. Since they could no longer be in control of the dentists, they enforced their control upon the patients by reducing their benefits or eliminating them entirely for making their own educated choices on who they wanted to provide their care.

This bill restores the original intent of the legislation by requiring insurance companies to pay all dentists equally for the same treatments and allows patients to seek care from any dentist with the knowledge they can use their dental insurance the same way no matter where they receive their care.

Please restore the control back to the dentists and the patients where it belongs.

Sincerely,

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