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**Rhode Island Works Best When We Say UNION YES.**

May 5, 2026

Chair Melissa Murray  
 Senate Committee on Health and Human Services  
 Rhode Island State House  
 Providence, RI 02903

RE: Opposition to SB2887 - An Act Relating to Insurance – Accident and Sickness Insurance Policies-Dental Insurance Coverage

Dear Chair Murray and Members of the Committee,

On behalf of the more than 80,000 members and 275 affiliated local unions of the Rhode Island AFL-CIO, we respectfully submit this testimony in opposition to Senate Bill 2887, introduced by Chair Burke.

This legislation undermines the cost-containment measures that keep dental coverage affordable and accessible in collectively bargained healthcare plans. Approximately twenty-five percent of medical insurance recipients across Rhode Island are covered by plans that have been collectively bargained by our affiliated unions. These hard-won benefits are a vital part of the health and economic security of working families.

SB2887 would drive up premiums and out-of-pocket costs by removing the incentives for dentists to remain in insurance networks by removing the 5% reduction and force reimbursement to be at the highest possible fee schedule. Our dental plans are structured to ensure in-network care provides the best value to working people. If enacted, this bill would dismantle that structure, encouraging providers to opt-out of networks and erode the negotiated discounts that currently help control costs.

Employers and small businesses are not likely to absorb the costs of higher premiums. Those costs will be passed on to workers and their families, many of whom are already struggling with rising health care expenses and the increasing cost of living. For some, these additional costs may make dental coverage unaffordable and widen disparities in access to care.

Cost remains the single largest barrier to dental care. Rather than expanding access, this bill would make coverage more expensive, less predictable, and less secure. It would ultimately harm the very people it aims to help; workers, families, and small businesses.

For these reasons, we urge the committee to oppose Senate Bill 2887 and protect the affordability, integrity, and sustainability of dental benefits for Rhode Islanders. Please do not hesitate to contact me at 401-751-7100 should you have any questions or require additional information.

Respectfully submitted,

Erica A. Hammond  
 Legislative Director, Rhode Island AFL-CIO

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