

Legislative Testimony
Insurance and Real Estate Committee
HB 6589: An Act Concerning Third-Party Access to Participating Dental Provider Contracts
March 18, 2021

Dear Senator Lesser, Representative Wood, and Members of the Insurance and Real Estate Committee,

My name is Allison Baylis and I have been practicing dentistry in West Haven, Connecticut for over 5 years. In January 2017 I purchased my own practice from a retiring dentist, only 18 months after graduating from my residency program at St. Francis Hospital in Hartford, CT. In purchasing my practice I have become a small business owner. Over the last four years, and especially in the time of a global pandemic, I have learned what a unique challenge but rewarding privilege this is. That being said, one of the most challenging parts of running my dental office and caring for my patients is navigating our relationships with dental insurance companies.

One way that dental insurance companies have complicated our relationships with them is network leasing. Network leasing in its most basic definition allows insurance companies to lease the contracts and fees that I have negotiated with them to other companies or entities. When I agree to treat patients from one dental company at a specific rate, I am not necessarily committing to participate with any and all companies. Unfortunately, network leasing allows the insurance companies to make these decisions for me and I may end up in network with many different insurance companies throughout the country that I never actually entered into contract with or was able to fairly negotiate fees with. It removes my consent and knowledge of the plans that I ultimately participate with and makes it extremely difficult to anticipate reimbursement rates from the insurance companies.

Network leasing not only has a negative effect on me as a small business owner, but also on my patients. It makes it very difficult to accurately assess treatment costs for the patients such as what their out-of-pocket responsibilities will be for certain procedures or what their yearly maximums will cover. This is especially trying in the time of a pandemic when patients may now more than ever experience financial uncertainty and delay emergent and necessary dental treatment that can leave them in dire and painful situations. It is my job as a dentist to provide the best oral health care possible for my patients, but not being able to accurately explain and predict treatment costs for the patients often delays treatment and ultimately puts doubt in the doctor-patient-relationship because of these liberties that can be taken by insurance companies.

It is extremely important to me and my colleagues in the dental profession that we are able to accurately describe the financial obligations of the patients when they are coming to our office for treatment. As it is unfair to the patient to have an inaccurate estimation of fees for their procedures, it is unfair for the insurance companies to engage in network leasing making this aspect of running a small business so difficult. Transparency with our patients is of utmost concern and importance in creating a relationship of trust.

Ultimately, I am writing to you because I support the proposed HB 6589 An Act Concerning Third-Party Access to Participating Dental Provider Contracts and I hope that you will as well. This bill is important because it will improve our ability as dentists and small business owners to have transparency in dealing with insurance companies and therefore be able to provide transparency to our patients in managing their dental insurance benefits. It ensures fairness and accountability of the insurance companies to the doctors in network with them and the patients they insure. I urge you to support HB 6589 so I can continue to serve my patients and provide the best care possible for them.

Respectfully Submitted,

Allison Baylis, DMD
322 Hollow Road
Orange, CT 06477
203-464-9635