

Legislative Testimony
Insurance and Real Estate Committee
HB 6589: An Act Concerning Insurance Network Leasing Contract Standards
March 18, 2021

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

My name is Dr. Nicole Brasil Becker. I moved to Connecticut to attend UConn Dental in 2013 and have been practicing dentistry here since. I currently work as an associate dentist in Hamden. I am writing in support of proposed HB 6589: An Act Concerning Third-Party Access to Participating Dental Provider Contracts.

From my years of practicing at a school setting, hospital, and in private practice, I have quickly realized how heavily finances can play in the dental care of my patients. Sometimes being unaware of an accurate estimate has prevented patients from completing recommended treatment. Patients expect the dental office to have an accurate estimate of their payment. Network leasing complicates the ability of an office to provide that service to the patient. In many cases, patients are unwilling to proceed with recommended treatment and later suffer by extracting or removing a previously saveable tooth or by dealing with the consequences of infection such as pain or swelling which may ultimately result in a visit to the emergency room.

Network leasing allows insurance companies that a provider has signed a contract with to lease out the provider's services at a new fee schedule without the provider's knowledge or consent. As provider's get leased out to hundreds of different plans, the insurance company's in-network patients increases. Providers are unable to provide accurate estimates for care and patients either delay treatment or risk having a financial surprise.

I urge you to support HB 6589 as this bill will increase transparency around network leasing and allow providers to agree or reject a proposed leasing contract.

Respectfully Submitted,

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