

**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 Dr David Fried. I have been practicing dentistry in Connecticut for over thirty years. I am writing in support of proposed HB 6589 – An Act Concerning Third-Party Access to Participating Dental Provider Contracts. This bill would specify the circumstances in which a health carrier may enter into a contract with a third party for the purpose of providing the third party with access to a participating dental provider contract.

During my many years of practice, I have willingly participated in some insurance plans, as many of my colleagues have. Many of these plans require us to adjust our fees, which are just a part of doing business. However, many times we were blindsided by patients who would show up for their appointments with an obscure insurance plan and inform us that we were “on the list”. We were never informed of these plans, and often wondered how we would end up on the lists. It turns out that insurance companies were able to create a profit center for themselves by selling our contracts to other entities as network access fees. Being blindsided by these events caused upsets for the patient and the staff as we were unable to process their dental claims or inform patients of their financial responsibilities and insurance limitations. The ability to control our small businesses are being hampered by big business having the capacity to encumber our operations. Let’s face it, we are Dentists who are trying to provide health services to our patients. We are not contract lawyers, nor do we have access to the experts that understand the nuances of contract law.

What I am asking is that Network leasing becomes a concept that dentists must agree to prior to their names being listed with other companies. Also in this Bill, I suggest an amendment that does not allow insurance companies to grandfather in previously networked Dentists without having new contracts signed.

I urge you to support HB 6589.

Respectfully Submitted,

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