

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. Jonathan Knapp. I have been practicing dentistry in Connecticut for 28 years. I currently serve as the Co-Chair of the Connecticut State Dental Association's Legislative Council. I am also a Past Chair of the American Dental Association's Council on Dental Practice. I also serve as the Chair of The Subcommittee on Information Exchange for the ANSI accredited ADA Standards Committee on Dental Informatics, and I sit on the Electronic Claims Content Committee, which addresses issues with electronic dental claims submission. I have been practicing dentistry in Bethel, Connecticut for 27 years and I am a highly active Medicaid provider. I have been involved in The Connecticut Mission of Mercy free dental clinic and on its oversight board since its inception. 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.

In recent years, almost every day patients have come to our practice with dental benefits cards listing insurance carriers previously unknown to us. When it first began to happen, it took a while to determine what was going on. We were eventually able to determine that most of these unknown benefits companies had popped up because of their ability to lease a list of dentist providers from another – usually much larger – dental insurance company. It has become a major problem for patients, who cannot easily understand their dental coverage and therefore do not know what their out-of-pocket expenses will be. It is also a problem for our practice, as we were not given any notification that we would be required to abide by the terms of one contract with other companies (potentially many of them and sometimes at drastically reduced reimbursement rates) with which we had no previous agreements or familiarity. It puts both the patient and our practice in a very awkward situation when a patient tells us that we are on a list of providers that we know nothing about.

The Connecticut State Dental Association has long advocated for measures that facilitate and encourage the delivery of the highest quality oral health care for all citizens in Connecticut. With that in mind, we have developed a priority list of patient-centered legislative actions – the dental bill of rights. HB 6589 directly addresses one of those elements. In passing HB 6589, we can require transparency in insurance arrangements so that consumers will better understand their benefits and responsibilities. We can also

prevent the unfair practices whereby a dentist is potentially bound by the terms of one contract, to numerous other entities, without ever having had the opportunity to negotiate or refuse the terms.

I urge you to support HB 6589.

Respectfully Submitted,

Jonathan B Knapp, D.M.D.
One Diamond Ave
Bethel, CT 06801
203-748-6935
JKnappDMD@sbcglobal.net