



Connecticut State Dental Association

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**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. Tam Le. I have been practicing dentistry in Connecticut for over twenty-five years in the Hamden/Cheshire area. Besides my clinical background, I have served on the Connecticut State Dental Association (CSDA) Board of Governors for almost seven years. As CSDA President, I am here to ask for your consideration in support of proposed HB 6589.

The growing trend of network leasing is causing confusion and difficulties for dentists and their patients. There are benefits that can come with network leasing, such as increased visibility and patient retention for some dentists.

However, the disadvantages are that dentists who signed contracts with one dental plan are not aware that their contract is being sold or which plans they have been sold to. In addition, the purchasing plan is not required to comply with the terms the provider and the original plan agreed to. Lastly, there is no requirement for the dental plan that is leasing its network to communicate with the purchasing plan to make sure that a dentist who opts out or cancels their contract is taken off the leased network.

Lack of transparency in network leasing can cause confusion for patients and dentists, making it difficult for providers to educate patients about treatment options and the cost of care. Our colleagues need to know whether they are in network or out of network when working with a patient to determine their share of the costs, and dentists must be able to easily locate the terms of a new contract to know important limitations on services, waiting periods, how treatments are categorized and co-payment rates.

In December 2020, the "Transparency in Dental Benefits Contracting" model act was adopted by the National Council of Insurance Legislators. The bipartisan model act aims to reinstitute trust into the system by addressing critical aspects of Dental Insurance

Reform including freedom in network leasing. The CSDA supports this model act and believes that Connecticut now has the opportunity to join other state legislatures across the country that have already successfully advocated for legislative solutions that make dental insurance more transparent and predictable for patients.

As the President of the Connecticut State Dental Association, I am eager to collaborate with you on policy solutions to help patients better understand their dental insurance and the use of their coverage more effectively. I am asking for your support in ensuring that the standards governing insurance network leasing contracts provide: 1) complete transparency before an insurance network may be leased; and 2) an opportunity for in-network healthcare providers to approve or reject a proposed insurance network leasing contract.

In closing, I urge you to join the twenty states that currently have network leasing laws in place by supporting HB 6589.

Thank you for your consideration.

Tam Le

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