

**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. N. Summer Lerch. I have been practicing dentistry in Connecticut for 37 years. I love being a dentist and take a large interest in the business / insurance aspect of my profession. I am writing in support of proposed HB 6589. This bill would specify the circumstances in which a health carrier, or a health carrier's contractor or subcontractor, 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.

There is much that can be said on this...and my biggest point is that we live in a democracy! Democracy as a system of government has four key elements: i) A system for choosing and replacing the government through free and fair elections; ii) Active participation of the people, as citizens, in politics and civic life; iii) Protection of the human rights of all citizens; and iv) A rule of law designed and respected for the advancement of all.

Fundamental to the above is understanding and then choice, leading to free and fair action. Because I am an in-network provider, Cigna, or Delta Dental feels it "owns" me so they can "lease" my services to another company without my knowledge!

How this plays out is that all of a sudden I am expected to offer dental services at rates I never agreed to, to companies that I do not know and with policies I have never read only because I am a participating provider with another, unrelated, dental insurance company. Yes this is exactly what happens! Yes it sounds insane doesn't it?

Where is the free and fair action that I can take, with a company "leasing" me without my knowledge?

I urge you to support HB 6589. Thank you so much!

Respectfully Submitted,

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