

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. William Nash. I have been practicing General dentistry in Fairfield Connecticut for 42 years. I am a former president of the CSDA and a board member of the Ct. Found. For Dental Outreach, who stages the free CT MOM clinics. 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.

This is an all too common conversation in my office:

“Hello, this is Dr. Nash’s office, Mary speaking. How can I help you today?”

“Hi. My name is Mrs. Smith. I’d like to make an appointment. I am a new patient”

“Great! Can I take down some information so I can set up your appointment?”

“Sure.”

Mary takes down the new patient’s full name, contact information, immediate concerns, Then asks, “How did you find our office?”

“I got on my insurance companies’ website and your name was on their list as a provider”

“Oh good, which insurance company is that?”

“The NO-Name insurance company”

“The NO-Name? I’ve never heard of a company by that name. Let me check with the doctor”

(She returns a few minutes later)

“Dr. Nash never heard of that company either. We have no idea how our name got on that list. I’m sorry but we cannot accept you as a patient”

This conversation occurs innumerable time a day throughout the state of Connecticut. It is a waste of time for both the office staff and the citizen who has been told by their employer they have a dental insurance plan. The Insurance Company, in order to have an adequate number of participating dentists, has paid another Insurance company to use their list of providers.

When I look up the NO-Name website, I see that their reimbursement schedule is so low that it would cost me money to see their patients. Instead of offering a reasonable reimbursement rate and building a provider list of willing dentists, they use this "back-door" approach, perhaps hoping the dentist will not realize how little money they will receive for their work.

This bill would help prevent that by being up front with dentists in soliciting their participation. The present system profits no one, except the two Insurance companies, since the patient wastes hours trying to find an office that accepts this plan and the dental office wastes time handling these calls and possibly losing money when they treat these patients.

I urge you to support HB 6589.

Respectfully Submitted,

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