



194 Smith Street, Providence, Rhode Island 02908-4914
 Telephone: (401) 751-7100 Fax: (401) 331-8533
 www.RhodeIslandAFLCIO.org • info@RIAFLCIO.com

Rhode Island Works Best When We Say UNION YES.

February 29, 2024

The Honorable Joseph J. Solomon, Jr.
 Chairman, House Corporations Committee
 Rhode Island State House
 Providence, RI 02903

Re: Opposition to House Bill – H 7082

Dear Chairman Solomon:

On behalf of the 80,000 members of the Rhode Island AFL- CIO, we are writing in opposition to House Bill H 7082, which would impose a medical loss ratio on dental benefit plans.

The members and dependents of our affiliated unions negotiate collective bargaining agreements providing excellent dental insurance coverage. Our concern is if this bill is passed in its current form, it will result in a significant increase in premiums, especially for our Taft-Hartley medical plans, as well as higher out-of-pocket costs for our members. We are concerned the bill threatens to disrupt the balance of access and affordability that all Rhode Islanders currently experience when it comes to their dental care.

Dental insurance is different from medical insurance, both in product design and price. Imposing a loss ratio meant for medical insurance onto our dental program would not produce the intended positive outcomes on rates. This is evident in Massachusetts, where a 2022 ballot referendum set an arbitrary and excessive dental loss ratio, which an actuarial consultant, Milliman, estimates will result in a 38% increase in patient premiums. While the Massachusetts Department of Insurance has yet to release new regulations, at least five dental carriers have already announced plans to abandon the individual and small group market.


Other states looking at this issue are opting for reporting bills to better understand the impacts on all stakeholders. This approach mirrors model legislation released by the National Coalition of Insurance Legislators (NCOIL) and is supported by the American Dental Association and the National Association of Dental Plans. We believe it would be better if Rhode Island took a similar approach.

For these reasons, the Rhode Island AFL-CIO opposes the proposed bill.

Thank you for your consideration of our opposition on this matter. If we can answer any questions, please contact us at 1-401-751-7100 or patrick@riaflcio.org.

Sincerely,


 George Nee
 President


 Patrick Crowley
 Secretary-Treasurer

George H. Nee President • Patrick M. Crowley Secretary-Treasurer

Cheryl A. Masciarelli Office Manager • Mark A. Mancinho Political and Legislative Director • Autumn E. Guillotte Field Director
 Erica Hammond Lead Organizer, Climate Jobs RI • Michael Roles Policy Director, Climate Jobs RI

