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**VIA Email: HouseCorporations@rilegislature.gov**

March 13, 2024

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

**Re: Opposition to House Bill 7082**

To Chairman Solomon and Members of the House Corporations Committee:

On behalf of Amica Mutual Insurance Company, its approximately 1600 RI-based employees and 50,000 Rhode Island insured families, I write to express opposition to House Bill 7082 which would impose a medical loss ratio on dental benefit plans.

Amica's dental premiums have remained stable, and employees enrolled in our program have enjoyed excellent coverage. If this bill is passed in its current form, it will result in a significant increase in premiums for our company, higher out-of-pocket costs for our employees, and it threatens to disrupt the balance of access and affordability that all Rhode Islanders currently experience when it comes to 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 without a full understanding of the industry would be irresponsible. This is evident in Massachusetts, where a 2022 ballot referendum set an arbitrary and excessive dental loss ratio, which actuarial consultants estimate will result in a 38% increase in patient premiums. 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. Rhode Islanders would be better served if the state took the same thoughtful approach.

For these reasons, Amica strongly opposes H7082. Thank you for your consideration.

Very truly yours,

Sr. V.P. and General Counsel