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East Providence, RI 02914

House Bill Version – H 7082

March 28, 2024

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

Re: Letter of Concern – H 7082

Dear Chairman Solomon:

On behalf of CareLink, I am writing on concerns to the proposed legislation H 7082, which would impose a medical loss ratio on dental benefit plans.

As an expert in the Medicaid space, we are concerned that the testimony and public relations campaign is confusing the longstanding and significant problem with access to dental care for adults on Medicaid. In our opinion, passage of this bill will do nothing to solve the Medicaid issue and in fact could hurt access to care by implying that this will solve the issue. For instance, a recent LinkedIn post from the RI Dental Association cites a Medicaid story while asking for a petition to be signed supporting this bill. These are unrelated and misleading.

As highlighted in a recent article by Dr Samuel Zwetchkenbaum, our RI DOH and RI Medicaid Dental Director, RI lags in dentists willing to accept Medicaid patients. Recent estimates are that only approximately 10% of our approximately 600 RI dentists accept Medicaid. This is despite some recent increases in Medicaid rates. With approximately one-third of Rhode Islanders dependent upon Medicaid for their dental care coverage, the resultant lack of providers to care for folks with Medicaid is a crisis. As was highlighted in last week's testimony on companion bill before the Senate committee, lack of access to preventative or timely urgent care leads to poor outcomes for Rhode Islanders as well as higher costs for emergency care.

While we believe the MLR/DLR bill is not relevant to the critical issue of access to dental care for individuals with Medicaid, similar legislation in other states has had the effect of causing some smaller dental plans to leave the market and may decrease access to dental coverage for those of us with employer-sponsored coverage. 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 Council 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 approach.

Thank you for your consideration of our concerns regarding this matter.

Sincerely,

Dr. Chris Gadbois, DNP, RN