



AGC
THE CONSTRUCTION
ASSOCIATION
Rhode Island

April 11, 2024

The Honorable Joseph Solomon, Chairman
Honorable Members of the Committee
House Corporations Committee
Rhode Island State House
Providence, RI 02903

Re: House Bill 7082 – OPPOSED

Dear Chairman Solomon:

On behalf of the member companies of The Rhode Island Chapter of Associated General Contractors (RIAGC), I am writing in opposition to H 7082, which would impose a medical loss ratio on dental benefit plans.

Our member companies' dental premiums have remained stable, and the employees and their dependents enrolled in our member companies' program have enjoyed excellent coverage to date. If this bill is passed, it will result in a significant increase in premiums for our member companies, higher out-of-pocket costs for the employees of our member companies, and it 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 without a full understanding of the industry would be irresponsible by the legislature. Experts have informed us, that based on Milliman's review of similar DLR legislation our member companies will see a 38% in their dental insurance premiums.

If the Senate wishes to move forward with legislation, RIAGC strongly prefers legislation to create a reporting structure where the Health Insurance Commissioner receives information from the dental insurers and all other stakeholders and then based on their professional opinion determines the DLR. This approach mirrors model legislation released by the National Coalition of Insurance Legislators (NCOIL) that is supported by the American Dental Association and the National Association of Dental Plans. Rhode Islanders would be better served if the state took that same approach.

For these reasons, the Rhode Island Chapter of Associated General Contractors strongly opposes the proposed bill. Thank you for your consideration of our opposition on this matter.

Sincerely,

Kerrie Bennett
Executive Director

RIAGC MEMBERS

A.F. Lusi Construction, Inc. | Bacon Construction Co., Inc. | Bond Brothers | E.W. Burman, Inc. | Gilbane Building Company
H.V. Collins Co. | Hart Engineering | Keller-NA | Maron Construction Co., Inc. | R.P. Iannuccillo & Sons
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