

Lou Mansolillo

From: Dr John DeMello <drjohndemello@hotmail.com>
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House Corporations Committee
Hearing on H-7082
Thursday April 11,2024
c/o Lou Mansolillo

To the Honorable Members of the HCC,

Thank you for your honorable service to your constituents which are my former patients as I am a retired dentist having practiced dentistry in the state of Rhode Island for 40 years. Quite simply, Obamacare went into effect 14 years ago with a major provision to make insurance companies pay 85% of their premiums towards actual care. It did not cover dentistry. H-7082 brings the same accountability to a non-profits in Rhode Island and as written cannot raise payment for fees to dentist to accomplish this. Attached above is a diagram of the seven for profit corporations that Delta Dental has created with over 200 million dollars of funds diverted from their prudent reserves. That is well over their entire premium income for a year. This diagram is from the pdf. file report of Delta Dental to the Rhode Island Office of Health Insurance Commissioners. It's about 65 pages and this is on page 35 to 38 depending on which quarterly report you choose from in simple Google search that I made. Notice Altus Venture Capital Corporation, Altus Realty, Altus Dental Ins, Altus Insurance, and others which are all for-profit subsidiaries created by Delta Dental from money that was collected as premiums that patients thought we're going to their care and the overhead to pay for their claims. Delta Dental is non-profit and does not pay shareholders dividends. They have been diverting funds for many years from care. During COVID they paid to 60 to 70% of premiums for actual care. They give away millions to charities as you will be told by others in this hearing of patients premiums that have been diverted from being used for their patient's care. I am no longer a Delta provider and have no conflict of interest. Best of all, Delta cannot threaten me with an audit as they have other dentists that have been thought to challenge them. Again thank you for all you do and please vote for your constituents which are my former of patients instead of Delta's for-profit corporations.

Thank you sincerely,
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