

**Kristen Cipriano**  
**16 Cortland Land**  
**Greenville, RI 02828**

3/8/2024

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

Re: OPPOSED to House Bill – H 7082

Dear Chairman Solomon,

Please accept this letter of opposition to proposed House Bill #7082, which imposes an unreasonable and damaging medical loss ratio on dental insurers. I'm very concerned about the serious detrimental consequences associated with this Bill, especially in relation to escalating premium costs and rising out of pocket expenses for dental care that will impact all dentally insured Rhode Islanders going forward.

In my experience, dental insurance premiums have remained stable, access to care has been excellent and all members of my family have been beneficiaries of outstanding coverage. Passage of this Bill puts the excellent oral healthcare programs offered through commercial insurers to Rhode Island employers and their employees in jeopardy.

For these reasons, I strongly oppose House Bill #7082.

Thank you for your consideration in this matter.

Sincerely,

Handwritten signature of Kristen Cipriano in cursive script.