

Lauren C. Gambaiani
2230 Cedar Dr.
Southold, NY 11971

March 4, 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.

I work for a Rhode Island employer, I have seen what this type of legislation can do to hurt the market. In Massachusetts, similar legislation was passed via a Ballot referendum, and it has led to market disruption with six insurance carriers leaving the small group and individual market.

In my experience, RI dental insurance premiums have remained stable, access to care has been excellent and all members of my entire family have been beneficiaries of outstanding coverage. Passage of this Bill puts the excellent oral healthcare landscape for commercially insured in jeopardy.

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

Thank you for your consideration in this matter.

Sincerely,


Lauren C. Gambaiani