

**Lou Mansolillo**

---

**From:** Marty Nager <drmartynager@gmail.com>  
**Sent:** Sunday, April 21, 2024 11:40 AM  
**To:** Marty Nager  
**Subject:** The Dental Industry in RI

**Dr. Marty Nager**  
**67 Jefferson Blvd**  
**Warwick, RI 02888**

## **THE DENTAL INDUSTRY IN RHODE ISLAND**

April 21, 2024

Dear Legislator,

My name is Dr. Marty Nager. I am a Board-certified periodontist in private practice in Rhode Island for 37 years. I served on the RI Department of Health Board of Dentistry for eight years, while we rewrote and updated the Rules and Regulations for dentists and dental hygienists. I was a trustee of the Rhode Island Dental Association over 25 years, serving as president in 2003. I am the president of Dental Lifeline Network - RI, whose Donated Dental Services Program has treated over 3,400 **elderly, disabled and veterans** in private dental offices since 1989. We have surpassed \$8.4 Million of free dental treatment in Rhode Island! We receive no governmental help. Dental Lifeline Network is present in all 50 United States. Rhode Island continues to have the HIGHEST percentage of volunteer dentists in the country (59% in RI vs. 17% Nationally). I am also on the national board of trustees of Dental Lifeline Network. In addition, I am the periodontal attending for the residents at the Samuel's-Sinclair Dental Clinic at Rhode Island Hospital. Lastly, I help start and am a weekly volunteer at the Rhode Island Free Clinic in Providence. This clinic provides Medical Care, Dental Care and Health Services for R.I.'s medically uninsured adults.

Perhaps, when you are not spending time in the Rhode Island Legislature, you are involved in or own a business. I would like to take a minute of your time for you to get to know the "**Dental Industry**" in Rhode Island. Most dentists love their profession and helping people. However, a dental office is still a "business."

Unlike accounting and law, dentists do not get paid anything for the time they spend on behalf of their patients. After the examination, consultation and radiographs are taken, the dentist spends a considerable amount of time reviewing the patient's mouth condition, and comes up with a detailed written, ideal treatment plan, and a first and second alternative treatment plan. This is all done for "free." Additionally, some cases require additional help by seeking a consultation

with another dentist to review radiographs, charting, and models to come up with a comprehensive multi-disciplinary treatment plan. Again, all of this time and effort is “free”. We get paid for the work that we do with only our hands.

**Imagine, if you will, a business (perhaps your business) that is not able to pass on increased costs to the consumer!** When the price of milk goes up, it costs more in the supermarkets. When the price of gas goes up, it costs more at the pump. When salaries, supplies and overhead go up, a participating dentist is not allowed to pass this cost along to the consumer, their patient. It is completely absorbed by the dental office.

Spending \$30,000 to update your practice to digital X-rays comes out of your pocket.... You cannot charge the patient \$1.00 more per X-ray if you participate in a dental insurance plan. Where is the incentive to keep up with current technology and standards when, again, the cost cannot be passed along? A CAT Scan machine for a dental office costs over \$50,000.

Did you know that Delta Dental was originally started by dentists? Since its inception over the years in Rhode Island, 90% of the dentists now participate with Delta Dental of Rhode Island. That means that they are all the same, no matter whether they pay high rent in downtown Providence, or work in a small office in Burrillville. In all other states, Delta Dental fees are completely different by area: Boston vs Attleboro vs Martha’s Vineyard. In other states insurance and reimbursement fees are renewed and raised yearly depending on the regional area. The entire state of Rhode Island is all one big area. Any patient in Rhode Island that has Delta Dental can go to any dentist, anywhere in the state and the fees are exactly the same. Unfortunately, when a patient with Delta Dental of Massachusetts has dental treatment by a dentist in Rhode Island, the Rhode Island dentist gets paid the Rhode Island provider fee . . . not the higher Massachusetts fee.

According to the Delta Dental website, they cover more than 660,000 people in our small state of one million Rhode Islanders. They have successfully kept out many other dental plans by being, in essence, a monopoly here in RI. Because of this I believe there is also a 90% Dentist “participation” rate, not because the dentists are happy, however, very few can take the leap to become non-participating because they fear that their patients will leave their practice. Despite what Delta Dental may tell you...the overwhelming majority of dentists are NOT HAPPY, but are stuck in a situation they cannot get out of.

And... When did the dental insurance companies become the “Dental Police?” If you paid your premium for dental insurance and after breaking your tooth, were examined by a dentist who told you a crown was needed, you would expect it to be “covered” ... as it may state in your contract. Yet, you need a “Preauthorization” from someone who is often not a dentist or specialist who may “Deny it” for whatever reason. Their job should be to see that if your plan covers it in your contract and, you are able to have it done. Who are they to determine your treatment? They have never seen you before. Patient premiums should go to patient care. What happens to that denial money when it is not used for the patient? It stays with the insurance company.

Currently, there is a huge shortage of dental hygienists in Rhode Island. What used to be a \$36 an hour salary is now approaching \$55 an hour (up to \$93 for a temp). Again, Delta Dental pays a

fixed rate (\$74, or so) per cleaning by the dental hygienist. How can a dental office operate in an environment like this? This huge increased cost cannot be passed on to the consumer, and THE PATIENTS cannot get their teeth cleaned on a timely and healthy basis.

The way the Dental Industry “used to work” was to start out as an associate, and ultimately “buy in” to the dental practice, work until you decided to retire, and have another new dentist “buy you out”. This, of course, assumes that there are new dentists coming into the state in order to purchase these practices. If you look at the recent statistics, you will see that the overwhelming majority of dental transitions are to corporations, not individual dentists. There is a reason for this. The Dental corporations are able to buy supplies and materials in bulk, and by owning many offices, can absorb the cost of purchasing expensive equipment.

Personally, I am a periodontal specialist in a practice that has been in business over 52 years. I personally went through four brokers over 13 years to find a buyer for my practice. They each gave up because they “Couldn’t sell a specialty practice in RI.” I can tell you that in the past few years, four periodontists, and three oral surgeons, who were not able to sell their practices, simply gave up, closed up shop and walked away. No one came to RI to buy their practices. What this also means, is there are seven less specialists available in this small state for a dental emergency, tooth removal and other surgical procedures. At this time Oral Surgeons either don’t take new patients or have a three-month waiting list. **It’s not a problem until it is your spouse or child that needs help in an emergency!** It is also utterly amazing that in our capitol city of Providence, there is one oral surgeon, one orthodontist, and one endodontic (root canal) practice! And, although there are many periodontists in Providence, my periodontal practice in Warwick and Narragansett is the ONLY periodontal practice south of Providence...in the entire state!

It is time, and this is the year, to finally do something about the Dental Industry in Rhode Island. This industry has been going downhill for many years. This is clearly obvious, and evident because every freshman dental student in Boston and Connecticut and Maine knows, “Do not practice in Rhode Island. The insurance reimbursements are too low, and everyone takes insurance.”

For an astute new dentist wanting to live in Rhode Island, they could live in Providence, and practice dentistry in Seekonk or Attleboro and make a SIGNIFICANT amount more for the exact same dental services.

## **FAIR SHARE FOR DENTAL CARE** **H7082 S2724**

Thank you for considering what I think is the state of the Dental Industry in Rhode Island. I wanted to give you a better understanding about dentistry in Rhode Island. **Despite these business issues, our current legislation, FAIR SHARE FOR DENTAL CARE before you, is to try to help patients. NOT to make the Dentist more money!**

The issue at hand is that a significant portion of the premiums paid by subscribers, are not being returned to them for dental treatment. This bill is asking that 85% of patients’ premiums go directly to dental care recommended by the dentist. However, the way the insurance industry works, is to require a “pre-authorization” which often is not acted upon immediately, or requires “additional information.” Thereafter, someone, who has never seen the patient “denies” the pre-

authorization. This means that the patient will not be able to get the treatment that the dentist, who has clinically seen them “in a dental chair,” says they need. The dentist then must then write a letter on behalf of the patient to try to change the outcome. Wouldn't you expect that if YOU paid for dental insurance, you would receive the benefits you had paid premiums for?

Although Delta Dental of Rhode Island has made outstanding charitable contributions, for dentistry in Rhode Island, as much as 40% of patient premium dollars go to executive compensation, corporate profits, bonuses, and administrative expenses instead of being directed towards patient care.

I am happy to discuss any of these issues further with you. In fact, I would very much appreciate it if you could acknowledge receiving and reading this information.

Thank you for your time.

Dr. Marty Nager.

[gumdoc@cox.net](mailto:gumdoc@cox.net)

[MartyNager.com](http://MartyNager.com)

--

[www.martynager.com](http://www.martynager.com)

[gumdoc@cox.net](mailto:gumdoc@cox.net)