

House Bill Version – H 7082

February 29, 2024

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

Re: Opposition to House Bill – H 7082

Dear Chairman Solomon:

As a Rhode Island resident and worker, I am writing in opposition to the proposed legislation H 7082, which would impose a medical loss ratio on dental benefit plans.

My dental premiums have remained stable, and I have enjoyed excellent coverage. If this bill is passed in its current form, it will result in a significant increase in my out-of-pocket costs and will ultimately lead to less choice and higher premiums in dental plans.

One needs only to consider the unsettling situation unfolding in Massachusetts, where a ballot referendum has forced an arbitrary and unreasonable loss ratio on dental insurers without properly examining the impacts to all stakeholders.

For these reasons, I strongly oppose the proposed bill.

Thank you for your consideration of my opposition on this matter.

Sincerely,

A handwritten signature in cursive script that reads "Michelle Lucas". The signature is written in black ink and is positioned above the typed name and address.

Michelle Lucas
22 Old Chimney Road
Barrington, RI 02806