

April 11, 2024

Chairman Joseph J. Solomon, Jr.
House Committee on Corporations
Rhode Island State House
Providence, RI

Re: H7082 - OPPOSE

Dear Chairman Solomon and Honorable Committee Members:

I write to express concern about and opposition to H7082, which would impose yet another layer of regulation on Rhode Island's dental industry in the form of a medical loss ratio on dental plans.

The imposition of new regulations on an industry almost always has an unintended and undesired impact. Massachusetts passed via referendum a dental loss ratio in 2022. While it has not yet been implemented, five dental carriers have announced that they will leave the market of certain dental plans and individual coverage due to the prospect of the imposition of a dental loss ratio. This will negatively impact the supply of providers in Massachusetts and, correspondingly, the price of dental care and dental premiums.

I participate in a group dental plan which offers very good benefits at a reasonable premium. This favorable coverage would be jeopardized by the imposition of a medical loss ratio.

For these reasons, I would respectfully ask that the committee vote Nay on H7082.

Thank you for your consideration.



Monique Chartier
Wakefield, RI