

By Rep. Joseph McNamara

A neighbor recently approached me and said, “I don’t think it’s right that I have to pay \$6,000 to just chew my food when I have dental insurance.”

I said, “Mario, you are not alone in your frustration. More than half of all Americans delay or avoid medical care due to cost. Dental care leads the list of deferred medical attention.”

The American Dental Association says that 45.1% of all dental care comes from out-of-pocket expenses. The same figure for total health spending is 16.6%. While medical insurers are required by federal law to dedicate a specific percentage of their premiums to patient care, there is no similar consumer protection for dental insurance carriers.

This is why Sen. Hanna Gallo and I have introduced the “Rhode Island Fair Share for Dental Care Act.” This act requires that 85% of the premiums collected by dental insurers be spent on actual dental care, not on administrative costs. Under this legislation, dental insurers would be provided with an incentive to expand care so individuals like Mario won’t have to pay \$,6000 just to chew his food.

The Affordable Care Act mandates that 85% of medical insurance premium revenue be spent on medical care. Rhode Island residents who purchase dental insurance would benefit from this legislation that mandates that the premiums they pay be invested in the dental care they receive. This legislation would also make dental plans more transparent and reduce out-of-pocket costs for patients, which will make access to dental care more affordable for all Rhode Islanders.

In 2022, Massachusetts voters approved a referendum requiring dental insurers to spend at least 83% of their premiums on patient dental care. This referendum was passed by 72% of the voters in that state, demonstrating broad bipartisan support. The implementation of this law in Massachusetts, combined with the difficulty that Rhode Island is having in attracting new dentists, could create the perfect storm for dental care in our state.

The Rhode Island Dental Association has stated that about 45% of our dentists are 55 or older. With the retirement of many dentists nearing, our state could be facing a major crisis in oral health care.

Our legislation will improve the health care for all Rhode Islanders and ensure that revenue for premiums is spent on dental care and not on higher profits for dental insurance executives.

The author, Joseph McNamara, is a state representative, representing District 19 in Warwick and Cranston. He resides in Warwick.