



TIDES FAMILY SERVICES

WE NEVER GIVE UP ON A KID... NEVER!

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April 11, 2024

The Honorable Joseph Solomon, Chairman
Honorable Members of the Committee
House Corporations Committee
Rhode Island State House
Providence, RI 02903

Re: House Bill 7082– OPPOSED

Dear Chairman Solomon and Members of the Committee:

I am writing today to express Tides Family Services opposition to H 7082, which would create a dental loss ratio on dental insurance.

Tides dental premiums have remained stable over the course of the last several years, and the employees and their dependents enrolled in our member companies' program have enjoyed excellent coverage to date. If this bill is passed, it will result in a significant increase in premiums for our company and higher out-of-pocket costs of our employees many of whom are struggling to make ends meet now.

The General Assembly worked with Tides Family Services during the last two session to help bring stability to our behavioral health workforce. Adding a 30% increase to our dental insurance premiums would be a detriment to our finances. As you know, Tides operating budget does not have any room for such an increase as we are struggling to retain our important workforce.

If the House wishes to move forward with legislation, Tides Family Services strongly prefers legislation to create a reporting structure where the Health Insurance Commissioner receives information from the dental insurers and all other stakeholders and then based on their professional opinion determines the DLR. This approach mirrors model legislation released by the National Coalition of Insurance Legislators (NCOIL) that is supported by the American Dental Association and the National Association of Dental Plans. Rhode Islanders would be better served if the state took that same approach.

For these reasons, Tides Family Services strongly opposes the proposed bill. Thank you for your consideration of our opposition on this matter.

Sincerely,

Beth A. Bixby
CEO