



April 15, 2024

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

**Re: Support of House Bill – H 7944**

Dear Chairman Solomon:

On behalf of Delta Dental of Rhode Island, I am writing in support of proposed legislation H 7944—An Act Relating to Insurance—Dental Insurance Loss Ratio Reporting and Study Act. This bill enables the Office of the Health Insurance Commissioner to lead a comprehensive study to determine the appropriateness of establishing a medical loss ratio for Rhode Island dental insurers. H 7944 closely aligns with model legislation ratified by the National Council of Insurance Legislators (NCOIL), which is jointly supported by the American Dental Association and the National Association of Dental Plans. In addition, most other states considering the issue are opting for similar reporting measures.

Rhode Island's dental premiums have remained stable, while our members and their dependents enjoy excellent dental coverage along with accessible and affordable dental care. To ensure this continues, subject matter experts, such as OHIC, must take the time, as this bill proposes, to analyze the state's oral health care landscape and thoroughly vet the consequences to all stakeholders before enacting any proposed changes to the health care delivery system. If passed, OHIC will be authorized to assess dental insurance carriers for the funding of this reporting and study process.

For these reasons, we urge support for Rhode Island House bill H 7944, sponsored by Representative Voas.

Thank you for your leadership and efforts to protect health care access and affordability for the citizens of Rhode Island.

Sincerely,

A handwritten signature in black ink, appearing to read 'Richard A. Fritz', written over a white rectangular area.

Richard A. Fritz  
Senior Vice President & Chief Financial Officer  
Delta Dental of Rhode Island

CC: Honorable Members of the House Committee on Corporations  
Honorable Brandon T. Voas  
Nicole McCarty, Esquire, Chief Legal Counsel to the Speaker of the House

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