



April 11, 2024

Honorable Rep. Joseph J. Solomon, Jr.
Chair, House Corporations Committee
Rhode Island General Assembly
82 Smith Street
Providence, RI 02903

Re: H7944- Act Relating to Insurance – Dental Insurance Loss Ratio Reporting and Study Act

Dear Chair Solomon and Members of the House Corporations Committee:

Please accept the Rhode Island Health Center Association's letter in support of House Bill 7944 regarding dental insurance, which would require dental insurance carriers to report their medical loss ratios to the Office of the Health Insurance Commissioner, which would then lead a comprehensive study, funded by the insurance carriers, to determine the appropriateness of establishing a dental loss ratio requirement. This bill closely aligns with model legislation developed by the National Council of Insurance Legislators (NCOIL) and jointly supported by the American Dental Association and the National Association of Dental Plans.

Dental care is a fundamental component of overall health and well-being. In Rhode Island, the eight community health centers play a vital role in providing dental services to over 60,000 individuals, regardless of their ability to pay. Shortages in the dental workforce have created challenges for many Rhode Islanders in accessing dental services. Before considering the application of dental loss ratios, research and analysis should be made to ensure that any proposed changes minimize disruption, support steady premiums, minimize out-of-pocket costs for patients, and facilitate the availability of comprehensive and affordable dental care.

By studying dental rates and implementing appropriate adjustments, Rhode Island can promote a dental system that delivers high-quality, accessible, and cost-effective care for all individuals.

Sincerely,

M. Campbell

M. Campbell
Policy Manager

Rhode Island Health Center Association members include:
Blackstone Valley Community Health Care Inc. ~ Comprehensive Community Action Program
East Bay Community Action Program ~ Providence Community Health Centers
Thundermist Health Center ~ Tri-County Community Action Agency
WellOne Primary Medical and Dental Care ~ Wood River Health