

# H.1292: An Act relative to financial services contracts for dental benefits corporations



★ Sponsored by Representative Angelo Puppolo

## ABOUT THE BILL

Massachusetts is one of only 6 other states that does not have a law to protect doctors and patients from insurers' mandates that set artificially low limits on dentists' charges for their care, even for services that they never cover (i.e., tooth whitening, veneers, and/or other cosmetic procedures). As the difference in the true cost of the procedure and the price "set" by the insurance provider can be drastic, with the dentists being reimbursed far below the real, and ever rising costs of said procedures.

Insurers currently may use their market size and coercion to set arbitrary price caps on dental care that are unfair, unjustified, and do nothing to reduce overall health care costs. Rather arbitrary fee caps result in shifting costs to private-pay patients who are, disproportionately, young people, seniors, and working families whose employers don't offer dental plans (an estimated 3 million people in Massachusetts).

## WHY WE'RE SUPPORTING

- ✓ End unfair insurance practices and promote a competitive marketplace by changing the current legal allowance that lets dental insurers set arbitrary price caps on services they don't cover, an unjust practice that impedes fair pricing for dental care.
- ✓ Align Massachusetts with national standards, as over 44 states have already adopted similar protections, and the bill aligns with policy recommendations of the American Dental Association (ADA) and mirrors the National Council of Insurance Legislators (NCOIL) on covered services.
- ✓ Encourage quality and innovation in care by assuring dental offices receive fair reimbursement for services rendered, which allows them to invest in new technology, workforce & training, and high-quality materials that help lead to better patient outcomes.

## IMPACT WE ARE SEEKING

To prevent insurance companies from capping fees on services they don't cover so that dentists can provide fair pricing for dental care.