

VOTE NO ON HB 1144!**“FEES NOT CHANGEABLE TO POINTS FOR NON-COVERED SERVICES”
PROPOSED BILL PROHIBITING DENTAL INSURERS FROM CAPPING THE
RATES FOR NONCOVERED BENEFITS**

- ❖ Delta Dental of Colorado is a nonprofit dental insurance company providing dental insurance coverage to nearly a million Coloradans. For at least twenty years, Delta Dental contracts with its network dentists have negotiated discounts for patients for both covered services and services that are not covered by their dental insurance policy.
- ❖ This bill is part of a national effort by the American Dental Association to overturn such patient protections in states where Delta Dental and other dental insurers have negotiated them and to prevent the negotiation of discounts in states where they are not currently in force.
- ❖ Dental insurance affords two main advantages to its insureds:
 - First, it insures patient's risk for dental services they may otherwise not be able to afford.
 - Second, it provides patients with known, discounted fees on services they need, even if those services are not covered under their insurance plan.
- ❖ Dental insurance has much lower annual maximums on coverage than medical insurance – typically \$1,000 to \$2,000. Once a patient reaches the annual maximum, they need protection from being charged high fees for the dental care they need.
- ❖ The dental association wants patients to be forced to negotiate individually with their dentists on the fees for dental services not covered by their insurance, or simply to pay what they are charged. (When is the last time you negotiated with a dentist or physician on the charge of a needed service?)
- ❖ Dentists are well educated, sophisticated businessmen and don't have to join Delta Dentals' network of providers; they may take other dental insurance or refuse to take insurance at all.
- ❖ Patients do not have the knowledge or leverage that a dental insurer does to be able to effectively and fairly negotiate with a dentist on the fee to be charged for a service they need.
- ❖ The result of the dental association proposal will be that patients (consumers) will pay higher fees for dental services. In 2009, these limits saved consumers nearly \$5 mm.
- ❖ If the cost is too high, patients may decide to forego the treatment since many patients see dental care as discretionary.