



North Dakota Senate

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SB 2377 Testimony House Industry, Business and Labor Committee March 9, 2025

Chair Warrey and Members of the House Industry, Business and Labor Committee,

SB 2377 deals with dental insurance contracts and the ability of dental insurance carriers to place restrictions on dental care services. This legislation was drafted due to a concern shared with me by my dentist who was unable to provide dental services to a patient who elected and wanted to receive specific dental services. The dentist and patient were unable to consent to and perform the dental services due to restrictions placed on the dentist in his dental insurance contract, known as a disallow clause.

The patient provider relationship is a very important relationship that should not be interfered with by dental insurance companies. The interactions and decisions around patient's health and provision of healthcare should be privately made between a patient and their provider. Insurance companies should not have the ability to interfere, dictate or influence these decisions that are made regarding our constituents' health and their ability to electively receive services (and pay for those services).

I hope you'll provide SB 2377 your support, which was passed unanimously in the Senate. I'm happy to stand for any questions or comments you may have.