

Testimony in SUPPORT of HB 1481

Madam Chair Lee and Members of the Senate Human Services Committee:

My name is David Duevel. I am an orthodontist in Fargo, where I practice clinical orthodontics and run my own small business. I am here today to testify in support of HB 1481.

Data shows that 25% or more of patient premium dollars for dental care are not actually spent on patient care. Instead, they are used for administrative expenses like high executive salaries and shareholder dividends. It's time for that to change.

The Affordable Care Act (ACA) requires medical insurance companies to spend a minimum percentage of premiums on patient care, but our state has no such policy for dental insurers. It is time for that to change.

HB 1481 would require that dental insurers spend **at least 83%** of patient premiums on patient care. If they fall short, they will have to send rebates to the patients and employers that paid the premiums. This would be a powerful measure to incentivize insurers to pay for more patient care — and it represents an important patient protection measure that will strengthen dental insurance for all.

Other states, such as Nebraska, have similar measure up for vote. I surmise that most states will eventually adopt such statutes, and I hope that our state will be a leader in legislation of this type!

I ask you to please support North Dakota dental patients by advancing HB 1481.

Thank you for all that you do to serve the residents of our great state!

David Duevel, DDS, MS

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