

Testimony

Senate Bill 2375

Senate Human Services Committee

Saturday, February 1, 2025

Thank you for the opportunity to present this testimony. My name is Sarah Glood, and I am writing to you today in opposition of SB 2375. Dental hygiene and oral care are vital to our overall health, but unfortunately not all North Dakotans can afford proper dental care. I'd like to share with you a personal story where affordable dental coverage was instrumental in saving my brother's life.

My family suffers from a long history of hereditary gastroesophageal reflux disease (GERD). In some cases, like my brother's, the condition is so bad that the stomach acid would reflux into his mouth which resulted in enamel erosion. Due to the continual erosion, he would frequently experience bacterial infections in his mouth, sinus cavities, and ultimately his lungs. These infections were repeatedly treated with oral antibiotics, each time with the prescription strength and dosage required to eliminate the infection increasing. One morning while at work in February of 2021, he found himself short of breath. An ambulance was dispatched, and he was transported to the hospital. After a few hours in the emergency room, they suspected Covid-19 due to the ongoing pandemic. When multiple Covid-19 tests came back negative, the next suspected illness was tuberculosis, and they placed him in isolation in a positive pressure room. After the tuberculosis test came back negative, his healthcare team was stumped by the mysterious cause of his lung infection. Eventually an oral surgeon was consulted to review his case, and it was through the surgeon's research that they determined the source of this illness was his deteriorated oral health. The oral surgeon's recommendation for long-term treatment was a complete mouth extraction. He ultimately spent 13 days in the critical care unit with critical lab values resulting in two chest tubes and IV antibiotics. After discharge, he then received a six-week course of outpatient IV antibiotic therapy to ensure the infection did not rebound. In total, his hospital stay and outpatient services cost North Dakota Medicaid \$123,000.

In the weeks and months after his hospitalization he went on an extensive search for new employment, with the criteria being that his new employer must offer medical and dental insurance. While his employer of 4 years paid a decent amount, he was still living paycheck to paycheck, and he was not eligible for their insurance. Seeking out dental care as an uninsured individual was unobtainable as well due to the out-of-pocket costs of those services. Those determinants inhibited his ability to seek out proper oral care. In July of 2022 he successfully started employment at a new organization that offered medical and dental insurance. He immediately made an effort to find a participating dental provider willing to take his case and work on a treatment plan, staggering out the treatments between the carrier's annual maximums and what monthly payments my brother could afford to help him live his healthiest life. Two and a half years later after a complete mouth extraction and a full set of dentures, he has not had a single oral, sinus or lung infection decreasing the cost of needed medical treatments. Further medical treatments which no doubt would have contributed to our already rising cost of healthcare.

Dental care in the United States is a luxury not a right. It is not affordable for the uninsured and for most Americans, access to dental care comes directly from their employer. In these tough financial times, when an employer is looking to cut costs to financially survive, dental insurance is the first to go. The requirements outlined in Senate Bill 2375 only aim to increase the cost of dental insurance. According to a 2024 Cotiviti study, 3-10% of dental services were considered improper. Improper treatments can come in the form of overtreatment such as placing unnecessary crowns or performing root canals, to miscoding which is the practice of billing more expensive procedures than the ones that were performed. Introducing a third-party such as a dental carrier provides some oversight which ultimately protects the consumer. Senate bill 2375 would essentially allow dental providers to set payment and utilization practices without oversight or prevention of improper practices thus increasing the cost of a third-party payment and subsequently impacting the consumers, both employer and employee's, premium amount. As of 2023, 68.5 million Americans did not have access to dental insurance, this bill would only stand to increase that number if passed.

Thank you for the opportunity and consideration.