

SB 2135

Dr. Bradley King Founder of Prairie Rose Family Dentists in Bismarck
Largest dental practice in the state. Dentist for 40 years

"Assignment of Benefits" is simply the patient choosing if wants the insurance company to pay their portion to the dentist or have the patient pay the bill in full and then be reimbursed by the insurance company. We believe that patients should have the freedom of choice to see the dentist they want to see and to decide if they want the insurance payment to go to the dentist or to themselves. A number of insurance companies don't allow this freedom of choice.

If patients can choose to have the payment go the dentist, the patient then has the dental office on their side to make sure they get reimbursed by the insurance company like they should. The dentist can refile the claim and argue with the insurance carrier to make sure it is covered. Sometimes this can involve sitting on the phone for an hour or more. Indeed the dentist has a stake in making sure it is taken care of. If the patient cannot assign the benefit they are on their own. As all claims now are handled electronically the patient can't even refile the claim.

This legislation is more than appropriate now than ever. Dental insurance has evolved over the past 40 years so that it is no longer actual insurance. It is now just prepaying for dental care. No longer does the employer pay most of the premium. Like NDPERS the patient decides if they want the dental coverage and then pays most if not all the premium themselves. While the cost of dental premiums has continued to rise, the coverage provided has barely budged over 40 years. \$1000 to \$2000 a year maximums is still as normal as it was 40 years ago. If the money is the patients, shouldn't they, not the insurance company control how it is paid out and to who.