

Wolf, Sheldon

From: Lee, Judy E.
Sent: Sunday, January 15, 2023 8:11 PM
To: -Grp-NDLA Senate Human Services; Wolf, Sheldon; Lahr, Pat
Subject: FW: SB 2135 Assignment of Dental Benefits proposed amendment

Please note these details about the dental benefits bill.

Senator Judy Lee
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From: Brad King <bking1@bis.midco.net>
Sent: Saturday, January 14, 2023 7:30 PM
To: Lee, Judy E. <jlee@ndlegis.gov>
Subject: SB 2135 Assignment of Dental Benefits proposed amendment

Dear Senator Lee

Human Services Committee

Re: Assignment of Dental Benefits SB 2135

proposed amendment

I spoke before your committee on Wednesday Dec. 10th in favor of Bill 2135. At that time an amendment was proposed by a national association of insurers. I have read and considered it and was surprised that it was proposed by people who supposedly understand dental insurance and claim to be neutral on the issue. It appears that they think that dental insurance pays 100% of the bill. Dental insurance does not. It is in no way like medical insurance. Over all it pays about 45% of the patients bill (considering deductibles and copays) up until the patient reaches their yearly maximum and then pays nothing.

The amendment says that if you are not in network and the insurance company pays you directly, you would have to accept their payment as payment in full. So if you normally charge \$1000 for a crown and the insurance, which normally pays 50% of the charge, pays you that \$500 you would have to accept that as full payment. Indeed if the insurance company decided

to pay only \$100 the dentist would have to accept that. As dental practices run a 65-75% overhead before the dentist gets paid, this would mean that the dentist would lose money providing those services. The dentist would probably not accept assignments of benefits on patients with dental insurance. The patient would have to pay the full bill at the time of service.

There are many dental insurance companies that allow assignment of benefits even when the dentist is not in network. This amendment would definitely harm those patients with those insurers. Our practice participated with a number of companies that acted responsibly like these insurers.

This is not a realistic nor thought out amendment and would only throw how dentists and patients deal with insurance companies into complete confusion.

Thank you,

Dr. Bradley King

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