

Testimony on bill 2135:

Thank you for giving me the opportunity to testify on bill 21-35. I am a dentist and have practiced in Bismarck for almost 20 years. This bill will allow patients the freedom to assign insurance payments directly to the dental office that did the dental work for them.

Dental offices have special staff members or even specialized consultants that work to get coverage for patients. When insurance companies are allowed to send payments directly to patients instead of the dental office, that puts the burden of getting coverage directly on the patients themselves and most people don't have the time or knowledge to take on that responsibility. It works out to insurance companies not wanting to live up to their obligation to their subscribers.

When insurance companies are not required to assign benefits this Gets in the way of Pt choice. Patients are forced to go to preferred providers for that insurance. Preventing them from going to the dentist that would serve them best or that they feel more comfortable with.

There are also issues with non custodial parents that we have run into in my practice. We had a child that was a patient and the child was covered under the non custodial parent's insurance. The insurance payment was sent to the non custodial parent, sticking the custodial parent with the bill. A very unfair situation.

In conclusion this bill would allow dentists to better serve their patients by handing off negotiations with insurance companies to the dental office. Giving patients more choice and not allowing insurance companies to shirk their responsibilities.

I urge you to vote yes on bill 2135, thank you,