Re: Support for LD1800 from ME Academy of General Dentistry

To the Members of the Maine Legislature Committee on Health Coverage, Insurance and Financial Services,

I am writing in strong support of LD 1800 (An Act to Prohibit Fee-Setting for Non-Covered Dental Services). This bill represents an essential step forward in protecting both Maine's dental professionals and the patients they serve.

Currently, many insurance contracts allow third-party payers to dictate fees for dental services that are **not even covered** by the patient's insurance plan. This is not only unjust, it's anticompetitive and harmful to high-quality patient care. Dentists in Maine are being handcuffed by fee-setting mechanisms imposed by insurance companies for services that patients must pay for out of pocket anyway. This leaves providers with two unacceptable choices: deliver the service at a financial loss, or deny the service altogether. Neither serves the public, and both erode the sustainability of comprehensive, patient-centered dental care in our state.

As a practicing dentist, I can attest that the time, training, and clinical nuance required to deliver services in areas like temporomandibular disorders (TMD), sleep-disordered breathing, and advanced restorative care are often significant. Yet, under current policy, providers are forced to accept artificially low fees dictated by insurance companies, even when those services receive **no reimbursement** from the plan. This directly undermines clinical autonomy and makes it harder for patients to access modern, specialty-level dental care, especially in rural parts of Maine where provider options are already limited.

No other profession is expected to provide services under contractually capped fees when no benefit is being paid. Dentists should not be an exception.

This bill simply ensures that providers retain the right to set fees for **non-covered** services, not to exploit patients, but to ensure that care can be delivered ethically, sustainably, and in alignment with each patient's unique needs. It also promotes transparency: patients know when a service is not covered, and they can work directly with their provider to understand the cost and value of care.

I respectfully urge the committee to support LD 1800. Let's end these unfair contracting practices and protect access to high-quality dental care for all Mainers.

Sincerely,

Nicholas K. Roy, DMD, MAGD Representing The Maine Academy of General Dentistry Buxton, ME dr_roy@sacoriverdentistry.com