



Senator Bailey, Representative Matheson, and distinguished members of the HCIFS Committee,

My name is Traci Dempsey, I reside in Bath, Maine and am President of the Maine Dental Hygienists' Association representing nearly 1300 dental hygienists in Maine. This testimony is in support of LD1800.

Currently, many dental insurance contracts include "non-covered service fee clauses" with provisions that allow insurers to dictate the maximum allowable fee a dentist can charge for services that the insurer does not even pay for. In other words, they set the price for procedures they have no financial obligation to cover.

This practice is fundamentally unfair. It allows insurers to exert control over the provider-patient relationship and limits a dentist's ability to determine reasonable fees for services based on the actual time, materials, and expertise involved, particularly for elective or specialized treatments.

What this bill does is straightforward and reasonable. It prohibits insurers and dental plans from requiring dentists to accept a set fee for non-covered services. It also prevents third-party administrators from offering dental plans that impose such fee-setting practices on network providers.

These protections are essential for preserving provider independence, promoting transparency in billing, and ensuring patients understand what their insurance does and does not cover. When insurers are allowed to set arbitrary caps on services they don't pay for, it creates confusion for patients and economic pressure on dental practices, especially smaller or rural offices operating with limited resources.

Providers should be able to set their own fees for services not covered by an insurance plan, just as any other business would for services outside of a contract. Patients still have the right to discuss costs, compare providers, and make informed choices, but those choices should not be distorted by insurer overreach.

Dozens of states have already adopted similar laws, recognizing that non-covered service fee caps undermine fair market practices and restrict access to care. It's time for our state to do the same.

I respectfully urge you to vote OTP on LD1800 to protect dental providers and ensure a fair, competitive, and transparent healthcare system for all.

Thank you,

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Resident of Bath, ME