



# HOUSE OF REPRESENTATIVES

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*Testimony of Rep. Anne-Marie Mastraccio presenting*

## **LD 1800, An Act to Prohibit Health Care Entities from Requiring Dentists to Charge Fees for Uncovered Services**

*Before the Joint Standing Committee on Health Coverage, Insurance and Financial Services*

Senator Bailey, Representative Mathieson and fellow members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services, I am Anne-Marie Mastraccio and I represent House District 142, which includes part of the City of Sanford and part of the Village of Springvale. I am here today to present **LD 1800, An Act to Prohibit Health Care Entities from Requiring Dentists to Charge Fees for Uncovered Services**.

I submitted this legislation at the request of the Maine Dental Association. This bill would prohibit insurers, health care service contractors, HMOs and other similar entities from requiring dentists and other dental professionals to provide, at a set fee, dental care services that are not services covered in a plan. The bill also prohibits third-party administrators from making available to customers a dental plan that sets a fee for a service by a dental care provider in the administrator's network that is not a covered service under the plan.

Most dental insurance plans are defined benefit plans which means there is a maximum benefit amount paid out on the patient's behalf per year. I have seen a decline in dental providers agreeing to participate in these plans, making it even more difficult for my constituents to find a dental home that will also accept and bill their dental insurance.

Thank you for your consideration of this bill. I suggest you save your questions for those following me as to what brought about this proposal and how it's passage might improve access to dental care in our state.