



**Consumers for  
Affordable  
Health Care**

Advocating the right to quality, affordable  
health care for all Mainers.

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Testimony in Support of LD 1349, An Act To Increase Transparency in Dental Billing  
April 20, 2021

Senator Sanborn, Representative Tepler and distinguished members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services. I am Ann Woloson, Executive Director of Consumers for Affordable Health Care. I am here today to testify in support of LD 1349, An Act To Increase Transparency in Dental Billing.

Consumers for Affordable Health Care (CAHC) is a nonprofit, nonpartisan organization with the mission to advocate for Maine people to be heard, respected, and well-served in a health system that provides coverage, access and quality, affordable care to all. CAHC serves as Maine's Health Insurance Consumer Assistance Program, which provides toll-free access to certified application counselors, who help Mainers understand their health coverage options, how to apply and enroll in private health insurance and how to access health care services. We occasionally hear from people seeking help with finding a dentist who will provide the services they need at a price they can afford (sliding scale, etc.).

A few years ago, a story in the Huffington Post contemplated that while lawmakers and the public have been focused on rising medical costs, little attention has been paid to what has been happening to the cost and availability of dental care.<sup>1</sup>

For every adult without health insurance, an estimated three lack dental insurance, according to the Kaiser Family Foundation. Research conducted by the National Association of Dental Plans found that just slightly more than half of all Americans had dental insurance in 2007.<sup>2</sup> Even people with dental insurance experience difficulties affording the oral health care they need given limits on what most dental insurance policies will pay and high costs sharing amounts required by dental plans.

Health Affairs reported on a study that analyzed financial barriers to a wide range of health care services and found that irrespective of age, income level, and type of insurance, more people reported financial barriers to receiving dental care, compared to any other type of health care.<sup>3</sup>

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<sup>1</sup> Why a Trip to the Dentist Costs So Much Now, [https://www.huffpost.com/entry/why-a-trip-to-the-dentist\\_b\\_4992826](https://www.huffpost.com/entry/why-a-trip-to-the-dentist_b_4992826).

<sup>2</sup> Ibid

<sup>3</sup> Dental Care Presents The Highest Level Of Financial Barriers, Compared To Other Types Of Health Care Services, <https://www.healthaffairs.org/doi/10.1377/hlthaff.2016.0800>

As a result of the limitations to accessing dental coverage and the high cost of care, out-of-pocket spending accounts for a much higher share of total dental spending than it does for total health spending. In 2014, 40 percent of total US spending on dental care was out of pocket, compared to 11 percent of total health care spending.<sup>4</sup>

Services provided to prevent and treat oral health care problems are expensive. While more needs to be done to improve access to affordable, quality oral health care in Maine, it seems reasonable that a person should be able to obtain information about how much a dental procedure, related materials, and the use of equipment will cost, before services are rendered.

Thank you.

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<sup>4</sup> Ibid