**MOFFITT**RESTORATIVE**DENTISTRY**

March 6, 2024

Dear Chair Klein and members of the Senate Commerce and

Consumer Protection Committee,

It is important to take action and vote yes on SF1040. There is a surprising amount of information that is unclear to stakeholders with regard to insurance plans.

Waiting periods, frequencies, missing tooth clauses, and miscellaneous exclusions are ways in which claims can be denied. The denial can occur during the pre-estimate, once the claim is submitted or retroactively after reimbursement has been issued. The contractual obligations place the provider as the responsible party to absorb the amount withheld due to these exclusions for in-network dentists.

Our office made the decision to discontinue contracting with insurance companies in May of 2022. As a prosthodontist, the write-off amounts that were expected due to certain contracts were more than the cost to provide the procedure. We worked diligently to provide information to the insurance companies regarding the procedure costs in an effort to have insurance companies provide clarity. In the end, it was the best decision for our practice and patients to become an out-of-network provider.

The insurance companies were not transparent with the differing fee schedules for the out of network providers. The toolkits show the percentage of coverage but without a fee schedule, it is impossible to know the reimbursement amount. Pre-estimates are possible when the patient is enrolled in a plan. Prior to enrollment, a pre-estimate for reimbursement is not possible, making it impossible for patients to shop for a plan that works. There are certain insurance plans that have a higher premium than maximum, meaning that the subscriber is paying more for the plan than the insurance will ever pay for services. Example: patient's premium is $720/year and the plan maximum is $500/year. The verbiage from the insurance companies is difficult to understand which creates confusion.

We ask you to vote yes for SF1040 as a baseline with which to hold insurance companies accountable for the products that they represent. Our goal is to provide excellent care at fair prices. To truly reach that goal, all stakeholders need to be held accountable for authentic communication.

Sincerely,

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