

## **Testimony in support of HB 2386**

Senate Committee on Public Health and Welfare

Dr. Allen B. Reavis

March 16<sup>th</sup>, 2022

Chairman Hilderbrand, Vice Chair Gossage and members of the committee, thank you for the opportunity to speak on behalf of Kansas Dentists and our insured patients. I am Allen Reavis and I have been practicing dentistry in Atchison Kansas for over 37 years. Almost all those years I was the owner of private practice. I am the Immediate Past President of the Kansas Dental Association and a former Kansas State Dental Board member.

**I am here asking for your support in passing HB 2586 favorably out of committee.** Today I will be addressing the two remaining sections of the bill dealing with the issues of **Network Leasing** and **Virtual Credit Cards**.

Network leasing is a serious concern regarding patient fairness and transparency. In this situation the insurance company that the participating dentist is contracted with can add additional networks without their knowledge. Often neither the patient or the dentist can determine benefits or discounts.

The dentist never has an option to review or consent to the new network. It is unfair to patients that believe they have coverage and can't get answers from a 'faceless' insurance company. So, our dental staffs are tasked with trying to navigate through the confusion, but their hands are tied as well. This does not help the patients or our ability to try to help determine benefits.

Correcting this should not cost anyone but it will bring fairness and transparency which is all we want for our patients. Please join the other 24 states that have already passed this legislation to stop this practice.

Now I would like to address the virtual credit card issue. In the past 37 years I have watched the insurance write-off's increase from 2-3% in 1984 to nearly 20% in 2019. We are small business owners and margins are getting thinner all the time. With the interruptions and cost increases during the COVID pandemic, and now this additional fee, I feel Dentistry is under attack.

The insurance companies first tell us to write off some of our fee, then they pay with a credit card (up to 5% charge) on the reduced fee. This means a further reduction in profitability. It only gets worse when you learn often, they get a rebate on what they have charged you from the credit card company!

This is not sustainable, or fair to our dental offices. With today's technology, the simplicity of electronic claims and e-payment systems already in use, why is this happening? Profits for the insurance company is all I can think of. Please, just mail me a check or do an e-payment like you have been for years. Incurring a fee after already taking a reduced payment is unfair. Especially when they get a rebate on what they took from the dentist!

This change should not affect patient premiums but would return to a fair reimbursement for the dentist.

Please join the other 16 states that have passed this legislation and support HB 2386.

Thank you,  
Allen B Reavis DDS