

March 24, 2015

Senate Finance Committee
Vermont State House
115 State Street
Montpelier, VT 05633

Dear Senate Finance Committee Members,

We are writing to thank you for the opportunity to present our testimony last Thursday in opposition to the proposed "assignment of dental benefits" language in the Committee's bill.

The following is offered to summarize the compelling reasons why mandatory assignment of dental benefits is not in the best interest of Vermont consumers and, further, is not needed:

- With mandatory assignment of benefits, dentists who choose not to participate in a network will nonetheless receive one of the biggest advantages of being in a network - direct payment from carriers – without having agreed to reasonable limitations on fees charged to patients, a network participation requirement. Furthermore, non-participating dentists are free to charge whatever fees they choose with patients potentially being balance billed for everything beyond their plan's coverage.
- Payments for submitted claims, whether from participating or non-participating dentists, are generally processed by Northeast Delta Dental within 5 business days of a submitted claim's receipt. With such a fast payment system, non-participating dentists have no need to require patients to pay up front, but can establish the ability to accept credit card payments if they want to.
- If a dentist chooses not to participate in Northeast Delta Dental's network with its built-in consumer protections and utilization review, they also have elected not to receive direct payment. Legislation should not be used to mandate a contractual benefit to those who choose not to contract.
- A parallel scenario, assignment of benefits for medical services, is not mandated by Vermont law.

As presented in testimony, the three sides of Northeast Delta Dental's triangle logo represent our providers, our enrollees, and our purchasers. We continually strive to keep that triangle balanced. Mandatory assignment of benefits serves only one of our stakeholders' interests, while working to the detriment of our enrollees and purchasers who benefit from our strong network.

Sincerely,



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