



## Rhode Island Dental Association

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From: Committee/Council on Dental Benefits

To: Board of Trustees (BOT)

Re: March 10, 2020 BOT Meeting Report

Dear Board Members,

Since the Board of Trustees meeting, there has been the following activity:

On February 18th we had a follow up meeting with the State Health Insurance Commissioner (OHIC) regarding our claims and questions from our October meeting. OHIC reported to us that they felt that our claim that Delta Dental of RI is operating as a Monopsony has some merit and that we may wish to proceed with presenting this information to the Attorney General's office with a claim that Delta Dental of RI is violating antitrust laws by restricting competition from entering the marketplace. Since DDRI's allowances are so low (labor costs) they are able to outbid other benefit plan companies for contracts and as are restricting competition.

We proposed two legislation changes. The first would provide an opt out clause in our contracts in regard to third party administrators or what are also referred to as affiliated carriers or qualified entities. This would allow dentists to decide whether they want to be part of a national network or only be part of a local network. Being considered out of network for the national plans would allow dentists the right to charge their UCR fees for out of state dental plans.

The second proposal would subject the fee allowances to a public hearing before they can be approved by OHIC. This would allow us the opportunity to argue that the current fee allowances which are far below an average fee in RI are unreasonable. In addition it would provide transparency as to the methods by which the allowances are determined and why the benefit plans believe they are reasonable given the costs to provide treatment.

Finally, I had the opportunity to have a conference call with the director of AETNA dental. AETNA was purchased by CVS and all CVS employees will have AETNA Dental come July 1, 2020. AETNA is looking to grow its market share in RI but requires participating providers in order to grow while dentists require patients to want to participate with a plan. CVS will be the only current RI (situated) business with AETNA and they estimate this represents 10000 subscribers. The hope is that with the power of CVS behind them, AETNA may be able to shift some of the accounts away from DDRI and increase competition.

Sincerely,  
Andrew Gazerro III D.M.D. - Chair