

SB2149

Measure Title:
RELATING TO INSURANCE.

Report Title:
Dental Insurance; Rate Regulation

Description:
Expands the power of the insurance commissioner to include regulating the rates of dental insurance providers.

Companion:
HB2049

Introducer(s):
CHUN OAKLAND, BAKER, IHARA

Current Referral:
HTH, CPH

HDS

Hawaii Dental Service

February 7, 2008

The Honorable David Y. Ige, Chair
Hawaii State Senate
Committee on Health

Dear Senator Ige:

Hawaii Dental Service (HDS), a Hawaii non-profit dental service corporation, is opposed to S.B. No. 2149 relating to the regulation of dental insurance rates.

Almost seventy percent of Hawaii's civilian population is covered by commercial dental insurance, one of the highest rates of coverage in the nation, if not the highest, affording our residents broad access to dental care. Speaking for HDS, this high level of coverage is directly attributable to the affordable premiums charged and a network consisting of 96% of the practicing licensed dentists in Hawaii. HDS takes seriously its obligation to balance the need to keep premiums affordable for our community while at the same time ensuring that dentists are paid a reasonable reimbursement for the quality care that they provide. Our low administrative expense ratio is one of the major reasons that premiums are affordable by so many of Hawaii's businesses and residents. Further, a low administrative expense ratio also allows more premium dollars to be paid to our network dentists. Regulation would add unnecessary cost which ultimately must be borne by the consumer and/or the dentists.

A myriad of dental plans at many different benefit levels are currently offered in the Hawaii marketplace for employers and residents to choose from. We believe that the free marketplace is the best place for competitive, cost-effective dental plans to vie for customers. As the cost of medical benefits increases, there is increasing pressure on the healthcare dollar.

Access to dental care by virtue of dental insurance coverage is a success story in Hawaii. We urge you not to move S.B. No. 2149 forward.

Sincerely,



Faye W. Kurren
President and CEO

testimony

From: manis [manis@lava.net]
Sent: Thursday, February 07, 2008 12:13 PM
To: testimony
Cc: Wes Lum
Subject: SB 2149 Relating to Insurcnce

Attachments: SB2149 dental insurance



SB2149 dental
insurance (670 B...

Attachment is same as below.

Laura Manis Testifier
1 copy
COMMITTEE ON HEALTH
Senator David Y. Ige, Chair
Senator Carol Fukunaga, Vice Chair

Friday; February 8, 2008 1:15 PM Conference Room 016
SB 2149 RELATING TO INSURANCE. Expands the power of the insurance commissioner to include regulating the rates of dental insurance providers.

SUPPORT

This testimony is submitted for Kokua Council whose mission includes advocating for the health of the elderly and those vulnerable populations who cannot advocate for themselves and for the Legislative Committee of PABEA.

Oversight of Dental Insurance by the Insurance Commissioner was omitted from a previous bill since it only covered HMSA and Kaiser. We believe all Dental Insurers should be covered because:

Dental care is a health concern and should come under the purview of the Insurance Commissioner.

Dental costs are so expensive that many people neglect care of their teeth affecting their general health and even their access to employment.

Dental Insurers need to be supervised so that premiums are not excessive and that their requests for rates increases are reasonable.

We ask that you will support this bill.

Laura G. Manis, Legislative Chair, Kokua Council Member Legislative Committee HARA tel. 597-8838