

HMSA



An Independent Licensee of the Blue Cross and Blue Shield Association

February 3, 2014

The Honorable Josh Green M.D., Chair
The Honorable Rosalyn Baker Vice Chair
Senate Committee on Health

Re: SB 2121 – Relating to Insurance.

Dear Chair Green, Vice Chair Baker, and Members of the Committee:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on SB 2121, which would allow patents the option of having their insurance reimbursement sent directly to the dentist of choice. HMSA opposes this Bill.

It has long been HMSA's mission to improve the health and well-being of our members, and for all the people of Hawaii. It is for that reason HMSA must ensure our network of providers also shares that interest of protecting our members. And, it is for that reason we ensure our members are protected with credentialing and pre-authorization requirements for our participating providers, as well as overcharge protection mechanisms.

This Bill will allow a member to assign the member's benefits to a non-participating dentist. While the member still will be responsible for the difference between the eligible charge and the non-participating dentist's actual charge, the member risks losing the protection we offer with a participating dentist.

Thank you for the opportunity to testify today in opposition to SB 2121.

Sincerely,

A handwritten signature in black ink that reads 'Mark K. Oto'.

Mark K. Oto
Director
Government Relations

From: mailinglist@capitol.hawaii.gov
To: [HTHTestimony](#)
Cc: loren001@hawaii.rr.com
Subject: Submitted testimony for SB2121 on Feb 3, 2014 13:30PM
Date: Monday, February 03, 2014 11:54:13 AM

SB2121

Submitted on: 2/3/2014

Testimony for HTH on Feb 3, 2014 13:30PM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Loren Liebling	Individual	Support	No

Comments: 1) This legislation requires all insurance companies to honor a patient's wish to send payments directly to their dentist, even if the dentist is a non-participating provider. 2) Without this legislation, the dentist is forced to act as a debt collector rather than as the dentist, which can easily jeopardize the dentist-patient relationship. 3) This legislation alleviates the need to force a patient using a nonparticipating dental health provider, to pay upfront for services, and then await reimbursement from the insurance company. 4) Lack of assignment of benefits is a barrier to service for all patients due to the added costs and time to service patients, thus making it more difficult to service patients of different insurers. 5) Without this legislation, access to care is denied due to participation limitations for patients who must travel longer distances or out of the patient's community to find a participating dentist. This situation worsens if one is trying to find a specialist. 6) Assignment of benefits permits freedom of choice for consumers, and limits insurance companies from creating unnecessary barriers to care.

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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Please consider this legislation to improve the benefits of insurance utilized by so many of the people of Hawaii.

This legislation requires all insurance companies to honor a patient's wish to send payments directly to their dentist, even if the dentist is a non-participating provider. This legislation alleviates the need to force a patient using a nonparticipating dental health provider, to pay upfront for services, and then await reimbursement from the insurance company. By assigning the benefits to their health provider, it eases the payment process for all patients.

Lack of assignment of benefits is a barrier to service for all patients due to the added costs and time to service patients, thus making it more difficult to service patients of different insurers.

Without this legislation, access to care is denied due to participation limitations for patients who must travel longer distances or out of the patient's community to find a participating dentist. This situation worsens if one is trying to find a specialist. Assignment of benefits permits freedom of choice for consumers, and limits insurance companies from creating unnecessary barriers to care.

From: mailinglist@capitol.hawaii.gov
To: [HTHTestimony](#)
Cc: kdgsato@yahoo.com
Subject: Submitted testimony for SB2121 on Feb 3, 2014 13:30PM
Date: Sunday, February 02, 2014 9:38:57 PM

SB2121

Submitted on: 2/2/2014

Testimony for HTH on Feb 3, 2014 13:30PM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
mendel sato	Individual	Support	No

Comments: allows health benefit to be paid directly to provider by insurance company on behalf of consumer

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