

## SIX REASONS TO SUPPORT SB 2051

### SB 2051 is about *FAIRNESS*

1. **Market power abuse:** A large, powerful insurance company is using its vast market power to dictate prices for dental services that the insurance company **DOES NOT** cover as part of its benefit plan. This is a very substantial change in how insurance contracts with dental providers have been structured for years.
2. **Dentists must rely on government to police the market:** Unlike organized labor, dentists cannot band together to demand fair treatment and resist abusive market power by insurance companies. Because of antitrust restrictions, the only place dentists can turn for relief from this abuse is the government. Similarly, the Oklahoma Dental Association (ODA) cannot involve itself in contract decisions of individual dentists and is only able to support the profession through the pursuit of changes in public policy.
3. **Insurers gain, consumers victimized by cost shifting:** The real reason why insurers are trying to dictate prices for uncovered services is to make their plans appear more attractive in the market. However, the artificial pricing set by insurers doesn't save any money; it will instead result in a cost shifting from those covered under the particular insurance plan to everyone else – especially those who have no dental insurance and may be least able to pay. Hence, this plan is a money maker for insurers, not a cost savings for those who pay for and consume dental services. Moreover, decisions about a patient's oral health care should not be beholden to insurers marketing strategies.
4. **The power to price is the power to ration health care:** The power to set prices for uncovered services effectively gives insurers the power to ration care. Those covered under these plans will be able to access uncovered services at artificially set prices. Meanwhile, everyone else will bear the burden of cost shifting, and for some, the cost of these services may become prohibitive. Thus, insurance companies are in effect making medical decisions that should be made by a dentist with his or her patient.
5. **Insurers are trying to change the longstanding insurer-dentist relationship that has made dental care more accessible and affordable for decades:** Dentists accept discounted fees from insurance plans based upon an agreement of covered services. Efforts by insurers to dictate prices outside of covered services is a very substantial change in the longstanding relationship between dental insurers and dentists that has helped make dental care more readily available and affordable. It is too early to tell how this change will affect the provision of dental care except that the scope of this change is sure to have an impact.
6. **Impact on dental practices:** Dental fees reflect the extremely high overhead costs of operating a dental practice—upwards of 65%. Limiting fees on non-covered services could have a troubling impact on the viability of some practices—particularly those in low-income and underserved areas.

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