



November 17, 2009

The Honorable Ann Cummings
Chair, Health, Long-Term Care & Health Retirement Issues Committee
National Conference of Insurance Legislators
385 Jordan Road
Troy, New York 12180

Dear Senator Cummings:

The National Association of Dental Plans (NADP) would like to comment on NCOIL's proposed model act, 'Banning Fee Schedules for Uncovered Dental Services' to be discussed at the annual NCOIL meeting on November 20, 2009.

NADP is the largest non-profit trade association focused exclusively on the dental benefits industry, i.e. dental HMOs, dental PPOs, discount dental plans and dental indemnity products. NADP's member dental plans provide dental benefits to over 80% of the 176 million Americans with dental benefits. Our members include major commercial carriers, regional and single state companies, as well as companies organized as non-profit plans.

NADP greatly appreciates your leadership and dedication regarding health care issues; however we are concerned the proposed model on non-covered services negatively affects consumers, who are constituents of NCOIL members. The model prohibits a dental insurance plan from requiring a dentist to accept a payment fee set by the dental plan unless the dental plan compensates the dentist for such services.

In short, prohibiting contracted discounts for non-covered services is financially harmful to the consumer, leads to higher costs and ultimately is confusing for individuals and families.

NADP respectfully opposes the draft model, which would outlaw fee schedules of non-covered services. Attached is a detailed description regarding the negative impacts of the proposal to consumers and employers.

NADP greatly appreciates the opportunity to share our views. I am available to answer any of your questions, and look forward to working with NCOIL in the future. Please feel free to contact me directly at 972.458.6998x111 or khathaway@nadp.org.

Sincerely,

Kris Hathaway
Director of Government Relations

Cc: Representative Brian Kennedy
Susan Nolan, NCOIL Executive Director

National Association of Dental Plans

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