



**MADONNA
UNIVERSITY**

mailed 10/20/10 r

October 20, 2010

36600 SCHOOLCRAFT ROAD
LIVONIA MICHIGAN 48150-1176
(734) 432-5300/FAX 432-5393

National Conference of Insurance Legislators
Attn: Health, Long-Term Care & Health Retirement Issues Committee
385 Jordan Road
Troy, NY 12180

Dear Committee members:

Rising healthcare costs are a major concern for America's residents and businesses. That is a key reason our organization opposes the legislative model act under consideration at the National Conference of Insurance Legislators (NCOIL) pertaining to non-covered dental services.

Legislation of the type envisioned in the model act would make it illegal for dental insurance companies and benefit administrators to set fair and reasonable maximum fees on services not covered for members of a dental plan. Besides raising the cost of dental care, we believe such legislation would constitute a governmental intrusion into existing contracts between responsible parties, which is unacceptable.

Today, dentists and insurers freely enter into contracts that include cost protection for consumers, even if the dental service is not covered by the patient's dental plan. As a result, dental patients save tens of millions of dollars annually. Non-covered services legislation would take these savings away from families in our state and nation.

It also could contribute to an increase in overall health care costs, since an increase in fees could easily lead to some patients neglecting their dental care until more severe and costly problems occur. Poor oral health has been linked to diabetes, low birth weight, pre-term deliveries and other serious medical conditions.

Higher dental fees, government intrusion in a free-market system, poor oral health and higher overall health costs are all potential ramifications of this type of legislation. We urge you to oppose the model act under consideration by NCOIL, and encourage your colleagues to do the same.

Sincerely,

Laurie Kowalski

Laurie Kowalski
Benefits Specialist

Your Success: Our Greatest Achievement