

Dear Members of the House Committee on Behavioral Health and Health Care:

Re: HB 3008

I write today in support of HB 3008.

I am a dentist and small business owner. I am directly affected by both issues this bill seeks to address: credit card processing fees for reimbursement and leasing of insurance networks. As a small business owner, it is impossible not to take credit card payments for reimbursement of services, of which processing fees average between 1.5-3.5%. This percentage eats into overall collections within my small office.

As a small business health care provider who takes insurance, I must negotiate for a fee schedule with each insurance plan I contract with. For example, say a procedure costs \$100 and will be reimbursed by a patient's insurance for the negotiated price of \$85 — the remaining amount is uncollectable under our contract and must be written off.

In the past, reimbursements have been provided as checks in the mail, but increasingly, insurance companies send reimbursements as a "one time use credit card number" payment. This has a significant impact on my small, dental business finances. Not only am I accepting a 15% reduction in my usual and customary fee for services provided under the insurance contract, but also I'm forced to accept an additional reduction of 1.5-3.5% of that already deficient reimbursement due to processing these "credit card" reimbursements. In my practice, this accounts for multiple hundreds of dollars each month just from these additional credit card processing fees. When I called the insurance companies, they said not only did I need to inform them of my desire to not receive payments via credit card number, but I also must contact the company that sent the reimbursement via the credit card number and request reimbursement by check instead.

The impact of this opaque and unnecessary practice is multifold: It delays reimbursement by weeks or months in some cases; it increases my staff workload and training needs; and it costs me months of additional credit card processing fees and lost revenue.

Dental plans should be required to inform providers of their reimbursement options, and credit card reimbursement should be an "OPT IN" option only. This will ensure providers can continue to accept insurance, ensure that patients have access to oral health care and protect small businesses during this continued time of hardship.

Sincerely,



Denise Gates, DMD

