

Frequently asked questions about Ohio Senate Bill 115

Members of the Ohio Senate may soon vote on Senate Bill 115, which would drive up the cost of care by prohibiting dental carriers from setting maximum allowable fees for non-covered services.

This proposal represents unwarranted interference with existing contracts between employers, dentists, and dental carriers and the bill would have a dramatic and negative impact on the quality of your dental plan.

What is Delta Dental's non-covered services policy today and how does it benefit enrollees and employers?

There may be times when an enrollee or family member needs or wants treatment for a service that is not covered by the enrollee's dental plan. With Delta Dental, enrollees often have lower out-of-pocket expenses because our participating dentists agree to charge them no more than Delta Dental's maximum allowable fee for most non-covered services. This offers considerable value for enrollees and encourages them to get the treatment they need or desire, while providing fair compensation for participating dentists.

Since July 2008, Delta Dental of Ohio's non-covered services policy saved its Ohio enrollees more than \$60 million.

How would Ohio Senate Bill 115 affect the cost of non-covered services?

The bill would prohibit Delta Dental from offering cost protections through its non-covered services policy and allow dentists to charge unlimited fees for non-covered services. If dental plan enrollees no longer have access to these cost-protection measures, some enrollees may not be able to afford important dental care. In the end, the enrollee loses.

Will the bill affect my dental plan?

Yes. Senate Bill 115 will reduce the value of your dental plan by eliminating an enrollee cost-protection measure. The proposal would drive up the cost of dental care for enrollees and could have a negative impact on oral and overall health.

Is this change needed?

No. The policy establishing maximum allowable fees for dental services is part of a contract that is freely entered into between dental carriers and dentists. These contracts keep costs down for dental patients on many services, including non-covered services.

What can I do to ensure that costs don't increase for my employees and their family members?

Please email your State Senator immediately and ask the Senator to oppose Senate Bill 115, which may be scheduled for a Senate floor vote soon.

How do I find my Senator?

To find your Ohio Senator, please use the following website: www.ohiosenate.gov.

Find the "Who Represents Me?" section and type your address to find your Senator.