

Randal Morita
98-1247 Kaahumanu St. Ste 325
Aiea, HI 96701-5301

February 15, 2010

House of Representatives Consumer Protection and Commerce Committ

Dear House of Representatives Consumer Protection and Commerce Committ:

Hawaii State Legislature
House of Representatives
Committee on Consumer Protection and Commerce

Wednesday, February 17, 2010, 2:00 p.m. Conference Room 325

HB 1896, HD1 RELATING TO DENTAL SERVICES. Prohibits an accident and health or sickness insurer, mutual benefit society, health maintenance organization, or dental service organization from requiring a dentist who provides services to its subscribers to accept a fee set by the accident and health or sickness insurer, mutual benefit society, health maintenance organization, or dental service organization unless the services are covered under the applicable subscriber agreement. Effective July 1, 2020.
(HB1896 HD1)

HOUSE OF REPRESENTATIVES COMMITTEE ON CONSUMER PROTECTION & COMMERCE Rep.
Robert N. Herkes, Chair Rep. Glenn Wakai, Vice Chair

Rep. Della Au Belatti, Rep. Rida Cabanilla, Rep. Mele Carroll, Rep. Ken Ito, Rep. Jon Riki Karamatsu, Rep. Sylvia Luke, Rep. Barbara C. Marumoto, Rep. Angus L.K. McKelvey, Rep. John M. Mizuno, Rep. Hermina M. Morita, Rep. Joseph M. Souki, Rep. Cynthia Thielen, Rep. Clift Tsuji

Thank you for the opportunity to testify in support of House Bill 1896,
HD1 which would prevent third party payors from imposing payment limits on non-covered dental services.

As a dentist practicing in the state of Hawaii. I strive to deliver dentistry to the best of my abilities for the benefit of my patients. To this end, I feel that there is an unfair ability by the insurance companies allowing them to interfere with the provision of these services.

As it stands now, a third party payor has the ability not only to deny payment on a non-covered service but in addition can limit what a dentist can collect on that service. This restricts what I can offer and provide to my patients. I have a fair amount of fixed and variable costs which I have to consider in my practice. All too often the insurance company will recognize the necessity any extra efforts but deny or restrict the amount that my patient can share in. This strikes me as an unfair way by the third party payor to limit what I can offer my patient.

I try to offer my patients a good value for my services. Please don't let an outside organization dictate how I can practice dentistry. It is also telling that the Hawaii Insurance Commission is in support of this measure.

Thank you for the opportunity to present this testimony in favor of HB 1896, HD1 and for your consideration of this measure.

With aloha,

Randal Morita
808-486-5505

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