

Testimony in support of HB 2545

Health and Human Services

Dr. Allen B. Reavis

February 8th, 2022

Chairman Landwehr, Vice Chair Dr Eplee and members of the committee,

Thank you for the opportunity to speak on behalf of Kansas Dentists and our insured patients. I am Allen Reavis and I have been practicing dentistry in Atchison Kansas for over 37 years. Almost all those years I was the owner of private practice. I am the Immediate Past President of the Kansas Dental Association and a former Kansas State Dental Board member.

I am here asking for your support in passing HB 2545 favorably out of committee.

After all these years I think I have seen it all! Then along comes along another twist with dental insurance. The law passed by the legislature in 2010 has a loophole that insurance companies are using unfairly. They are covering many services at a fraction of a reasonable fee, or 'de minimis' coverage. If a dentist is under contract with the insurance company, this practice creates a negative impact on the patients care and choices they make for treatment.

The IRS definition of a 'de minimis' benefit as one which, its value and the frequency with which it is provided, is so small as to make accounting for it unreasonable or impractical.

Unreasonable or impractical ! I believe this is exactly what this is. This is nothing more than an effort by insurance

companies to control fees and services that are not in their plan.

Patients and relationships. The dentists in Kansas are committed to developing close and trusted relationships with their patients. They are more than a number to us. I do not believe that close and personal touch exists with the insurance industry. Many of our insured patients do not understand their coverage and ask our staff for help. The insurance confusion interferes with the Dr-patient relationship more than anything else in our practices. The 'de minimis' fees on dental services

I do not believe closing this loophole will suddenly create cash flow to the dentists nor do I think any reasonable person should think it will suddenly drive-up costs to the insurance companies. What it will do is lessen the confusion and make it easier to help the patient and dental staff understand the patients benefits.

As it is now, the patient pays a premium for what they expect will be 'covered' at some fair rate. In actuality they never receive a benefit. Now they have paid for something they will never receive.

With the passage of this legislation our patients and staff will have more transparency and fairness as they navigate their dental coverage.

Thank you,
Allen Reavis DDS