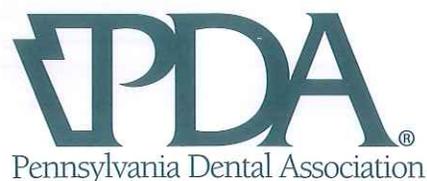


September 22, 2015

Ms. Teresa Miller, Commissioner  
Pennsylvania Department of Insurance  
1326 Strawberry Square  
Harrisburg, PA 17120



Dear Ms. Miller:

On behalf of the more than 5,500 members of the Pennsylvania Dental Association (PDA), thank you for the opportunity to submit comments on the issue of balance billing for consumers who are treated by out-of-network health care providers.

PDA understands that this is an issue primarily impacting patients who seek emergency care or treatment in clinics or other facilities where patients might not know all of the providers involved. However, we wanted to share our perspective on how the issue of balance billing impacts patients who seek treatment from dentists who do not participate with the patient's insurance plan.

It is important to note that patients are notified in advance when their dentists are not participating providers and that they have the choice between receiving care from those dentists or seeking treatment from dentists who do participate with their plan. Unlike the experience they may have when treated by physicians and others in the medical field, patients receiving dental care are not surprised by unexpected bills after treatment is rendered. The cost of treatment and an agreement to pay the remaining balance are agreed to in advance. Most dentists work out a payment plan with their patients so out-of-pocket expenses are not overly burdensome.

Most dental offices post their financial policies electronically or display them in a public area, advising all patients in advance of their financial responsibilities if the dentist is not a participating provider. Dentists also have patients sign a disclosure form in advance of any treatment being rendered. In the small office settings of most dentists, patients are never surprised with unexpected bills. Dental patients are able to see their dentist of choice and decide on payment options that make treatment more affordable.

We applaud your efforts to aid consumers and hope that you achieve a resolution to an issue that could detrimentally impact them financially, when their primary concern should be their health. We hope this letter sufficiently clarifies how the issue of balance billing is resolved in dental practices, but please contact me if you wish to discuss this further. I may be reached at [win\\_dds@hotmail.com](mailto:win_dds@hotmail.com) or (814) 355-1587. Or you may contact Marisa Swarney, PDA's director of government relations, at [mss@padental.org](mailto:mss@padental.org) or (717) 234-5941.

Thank you for your attention to this important consumer protection issue.

Sincerely,

Wade I. Newman, DDS  
President

RECEIVED  
Commissioner's Office

SEP 22 2015

Pennsylvania  
Insurance Department