

Chair Patterson, Vice-Chair Hayden and members of the committee:

My name is Dr. Denise Gates and I am a practicing dentist in Wilsonville and support the insurance reform provisions in SB 532, particularly the part addressing prompt pay. This bill would align dental insurance laws with medical insurance laws by requiring that claims are paid no later than 30 days after they are received by the insurer.

Just like any other product or service, dental healthcare has associated immediate costs including staff wages, permanent and disposable supplies, facility maintenance, utilities, etc. Insurance payments are already delayed from the date of service, and receiving funds for a service provided past a 30 day window is not logical. Bills for our dental supplies are paid monthly, staff wages are paid biweekly, utilities monthly, so why are insurance payments not required to be paid on the same cycle?

Post COVID wages in many industries have skyrocketed, along with staffing shortages. Dental hygienist wages have increased on average \$10-15/hr and supply costs continually increase 5-8%, insurance premiums increase yearly 8-11% while health care insurance reimbursement rates remain static or increase at most 1%. Therefore, it seems unreasonable to ask dental providers whose reimbursement rates haven't kept up with rising costs of patient care to wait on reimbursements past 30 days.

Given the current state of insurance reimbursements – including payment delays - many dental providers are simply dropping their insurance plans. They are simply unable to manage small businesses and account for rising costs. This disconnect between prompt insurance reimbursements and dental providers ultimately impacts access to care and increases health care costs for patients.

I urge you to support SB 532 to ensure that oral health care providers receive prompt payment from insurers in order to continue to provide high quality dental services to Oregonians. Thank you for your time.

