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March 31, 2025

Oregon State Legislature
900 Court St. NE
Salem, Oregon 97301

RE: Letter in support of Senate Bill 532

To the honorable members of the Oregon Senate:

My name is Allen Cheng DDS, MD. I am an oral and maxillofacial surgeon and a Head and Neck surgeon who practices in Portland Oregon. I am faculty in the Department of Oral and Maxillofacial Surgery at Oregon Health Sciences University, and the Medical Director of Head and Neck Oncology at Legacy Good Samaritan Cancer Center. I teach students, residents, and fellows, and operate in a private practice in downtown Portland. I am writing this letter in support of SB 532.

It is well known that broad access to dental care in our state is a tremendous problem. Access to specialists, like me, is even more challenging. This is a multifaceted and enormously complex problem. One major contributor is how opaque, obtuse, and frustrating the dental insurance system operates. Two of the issues being addressed by this bill have been a frequent thorn in for doctors across the nation.

Retroactive denial is a common stratagem that insurance companies use to discourage providers seeing covered patients and patients to receive their covered benefits. I have seen patients where treatment is pre-authorized, the treatment is provided, the treatment is eventually reimbursed, and then months later, the insurance company finds a documentation or coding loophole where they demand money be returned. Patients, naturally, do not understand it and blame the provider for either not using the “right codes” or doing something “unnecessary”. In what other industry is a service that is agreed upon beforehand, is provided satisfactorily, and then payment is retroactively and compulsorily retracted? In what world is it where it is more essential to bend the patient to a diagnosis code or treatment code then it is to provide the care the patient requires?

Delay in payments is another common stratagem to frustrate providers. Many insurance payers that I am in-network habitually wait months before paying bills, even on clean claims. I have had patients where the insurance company stalled for a year on paying a pre-authorized procedure before denying paying for the covered procedure. How can any business operate

when payments for services provided are delayed months or longer or not even paid? When account receivables are double or triple collections?

I am sure the members of the Senate have had experiences as patients where they were baffled by medical and dental bills. I can assure you that it was as disheartening to your providers as to you as it puts us in the position of asking for payment for services that the patient understandably believes has already been accounted for.

Which brings me back to access to care. Insurance companies, medical and dental, use these roadblocks to routinely befuddle and frustrate providers. My practice is unique in that we are one of the only oral surgery offices that are in-network (meaning we accept contracted rates and cannot bill outside of them) with most insurance companies. That is only because of the unique nature of our practice where we are a hybrid of medical and dental, are academically affiliated, and determined to treat the entire spectrum of the patient population, rich or poor. However, this has required us to not only accept the indignities inflicted upon us by insurance payers, but to hire a cadre of skilled coders, billers, and schedulers to argue on our behalf. This is costly and creates more tedious work.

The natural consequence of these roadblocks is that it has effectively convinced doctors that it is not worth one's sanity to deal with these issues. That is why most specialists and many dentists in our state are out of network for most insurance payors. These companies stall on paying their bills, they demand refunds at will, and create intentional obstructions to stymie patient care. SB 532 is a step in the right direction at addressing this Gordian knot.

Sincerely,

A handwritten signature in black ink, appearing to be 'A. Cheng', with a stylized, flowing script.

Allen Cheng DDS, MD, FACS

Medical Director, Head and Neck Oncology
Legacy Good Samaritan Cancer Center

President, Head and Neck Surgical Associates

Assistant Professor in Oral and Maxillofacial Surgery
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