

Dr. Mark Troilo, DDS

Date: February 20, 2019

To: The House Committee on Health and Human Services

From: Dr. Mark Troilo, DDS

RE: Testimony in support of HB 2307

Members of the Committee I am Dr. Mark Troilo, a general dentist in Rose Hill, KS and current head of the Mid-America Study Group.

During my 40 years of private dental practice, there have been quite a few changes in the practice of dentistry and how it is paid for. Third party payers began as a partner with the doctor and patients to help dental care be more affordable for the patient. Now, insurers have put up more and more barriers to care and have become a hindrance to the doctor-patient relationship, even to the point of creating situations that are certainly not in the patient's best oral health's interest.

Dental insurance benefits have remained nearly the same since their inception in the 50's and 60's. Inflation has eaten away the actual benefits for the consumer. Insurer's claim that their costs have gone up. While that may be true, their premiums have gone up faster. How come there's an insurance company in Kansas, for instance, that has over \$60,000,000 of consumer's premiums in their bank account? This company should be providing better benefits for their insured, not less, especially since they are a "non-profit".

What is never talked about is the cost of providing dentistry. Dental education costs have skyrocketed. Our overhead has gone through the roof. Insurers have cut their reimbursements and every year, devise new and different ways to continue that process, even to the detriment of the patient's good oral health care. On top of that, all these young doctors coming out of school now, have average debts of nearly \$300,000. Tuition at my alma mater, for instance, is \$75,000 per year, so tuition alone for schooling is now \$300,000.

All we are asking is for is fairness. Patients and/or their employers are paying for a benefit, and they are getting that benefit. Since when is it OK to also force someone to do work for free, just because someone has a policy that says it is alright. I would venture to say, those folks that work for the insurance companies would not do that.

I would remind you that one of the largest issues being debated in today's world is how to get dental care to those that can't afford it, and the question I always hear discussed is why don't doctors take Medicaid (KanCare)? I would suggest there would be a whole lot more dentists taking KanCare patients, if they weren't being "fleeced" by the insurance companies. This is only one of the ways to help with the problem. Dentists just can only take so many hits, before they have to say no.

Many states have passed similar bills, and while I agree that just because another state does something, that doesn't mean Kansas should. But this is a small way to help fight the insurance problems in dental care, and I believe, this is a fair bill, that can eventually trickle down to help those that need the help.

Thank you for your attention today and I urge you to support HB 2307.