Dr. Melodee Armfield, DDS

Date: February 20, 2019

To: The House Committee on Health and Human Services

From: Dr. Melodee Armfield, DDS KDA President

RE: Testimony in support of HB 2307

Chairman Landwehr and members of the committee, I am Melodee Armfield, DDS, a dentist in Augusta and president of the Kansas Dental Association. Thank you for allowing me to discuss our support of HB 2307.

The 1st change we are asking for in HB 2307 is an increase in transparency provider contracts are changed. In 2017 the "evergreen" Blue Cross Blue Shield contract was up for renewal in August. This time, however, the contract included a new deep discount PPO plan, but there was no real introduction or description of the fee schedule for the new plan. Just doing nothing as you do every year for the contract to renew made you a participant in the new plan. This method of writing the contract so no action means you agree to the changes of the contract is not transparent and some may even say it is deceitful. When my office called BCBS they stated the fee schedule had not been determined yet but would be early next year. This addition to the law will make changes in our dental contracts visible and one must accept the change for the change to be binding.

The 2nd change we are asking for provides a more common-sense definition of covered services. Some insurance plans have a low maximum and the patient benefit max's out quickly, but the contract continues to dictate the fees I charge for services and the plan pays nothing at all. In some states, insurance plans have started to pay cents or a few dollars towards a myriad of procedures so the can dictate the fees we charge for our services. In running my own business, I believe I should be able to set my own fees outside of when an insurance company is paying for the service.

Thank you for allowing me to have input on my ability to provide care to patients.