



GEORGIA DENTAL ASSOCIATION

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Dr. Doug Torbush-Immediate Past President, Georgia Dental Association Testimony for the Consumer and Provider Protection Act Senate Study Committee

Chairman Burke and members of the committee on behalf of GDA and its over 3400 members, thank you for the opportunity to share my concerns as a dentist about rental networks. My name is Doug Torbush and I am the immediate past president of the Georgia Dental Association and have been practicing dentistry for over 20 years in Conyers, Georgia. I am a small business owner who employs **five** people and sees over **3000** patients a year. These patients are seen on average for a 45 minute appointment and receive definitive hygiene and dental surgical care for their treatment.

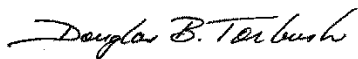
Based on the business model that works for me, I have decided to accept and participate in a select few dental insurance plans as a participating provider. After much research by me and my insurance coordinator, I chose to accept **Aetna, Blue Cross/Blue Shield, Cigna, Delta Dental and Met Life** insurance. I made the decision to accept those insurances for a number of reasons. After reviewing their contracts, it appeared like those insurance companies had policies that would limit the administrative burden on my small business and reasonable reimbursement rates that would adequately cover the cost of the dental service my office provides. All of these things are vitally important to me and my staff being able to provide the best dental care to my patients.

Recently, I received a strange reimbursement from Sun Life Financial because of my "affiliation" with the Dental Health Alliance Network¹, of which United Concordia is a member. The claim was paid by them at a reduced rate. After significant time consuming research by my insurance coordinator, we discovered that the patient I had seen was insured by Sun Life Assurance Company, not United Concordia. Unbeknownst to me, Sun Life seems to have "rented" my contract rate with the Dental Health Alliance Network. While my office does participate with some of the PPOs in that network, we have NOT signed on to United Concordia or Sun Life.

¹ Aetna Life Insurance Company, Assurant Employee Benefits, Assurant Health, Direct Dental, Administrators, L.L.C., Nippon Life Insurance Company of America, NovaNet, United Concordia, Unum

As a small business owner with a small staff, it is imperative that my office is run with the utmost efficiency so that I can provide the best service at the best price so that my patients continue to receive the best care for their hard earned money. When a patient comes to my office and presents an insurance card of from a company that we do not accept we charge them our customary fee. When the claim comes back paid at a reduced rate my staff has to spend time researching why the claim was paid at the reduced rate. They have to contact multiple companies and offices to find out information that could easily be provided to dentist when they sign a contract with an insurance provider or be posted and updated on a website. Having access to this information would save me and my staff time, frustration and keep us from being at odds with our patients. We want to provide patients dental care, not get cross ways with our patients over billing and insurance issues. Transparency is key to dental offices, especially small offices like mine.

Mr. Chairman, and members of the committee thank you again for letting me share my rental network experience with you today. If you have any questions I will be happy to answer them.



Sincerely,

Douglas B. Torbush, DDS PC