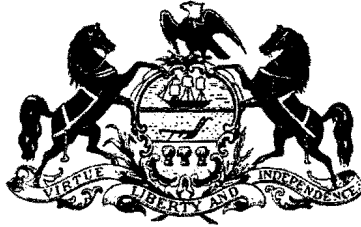


THOMAS P. MURT, MEMBER  
152<sup>ND</sup> LEGISLATIVE DISTRICT

HARRISBURG OFFICE  
ROOM 429 IRVIS OFFICE BUILDING  
PO BOX 202152  
HARRISBURG, PA 17120-2152  
PHONE: (717) 787-6886  
FAX: (717) 260-6500

DISTRICT OFFICE  
19 SOUTH YORK ROAD  
HATBORO, PA 19040  
PHONE: (215) 674-3755  
FAX: (215) 674-3021



House of Representatives  
COMMONWEALTH OF PENNSYLVANIA  
HARRISBURG

COMMITTEES

URBAN AFFAIRS,  
REPUBLICAN CHAIRMAN, SUBCOMMITTEE ON  
FIRST CLASS CITIES  
EDUCATION  
VETERANS & EMERGENCY PREPAREDNESS

March 31, 2010

**MEMORANDUM**

**Subject:** Proposed Legislation on Non-Covered Dental Services  
**To:** All House Members  
**From:** Representative Thomas Murt

In the near future, I plan on introducing legislation amending Title 40 (Insurance) of the PA Consolidated Statutes regarding rates and contracts. The purpose of my legislation is to prevent dental service corporations (dental insurers under Blue Shield) from capping the costs of non-covered services, which participating dentists may offer to their patients; and to prevent insurers from setting fees for dental services for which the dental insurer has no contractual obligation to pay.

Carriers including Delta Dental and United Concordia are implementing these billing and payment strategies into their contracts with participating dentists because, as they claim, it limits the out-of-pocket expenses of their enrollees. When, in fact, they clearly are interfering with a dental practices ability to conduct business in the Commonwealth by attempting to control costs of dental services which fall outside their contractual relationship with participating dentists.

For instance, if a dental patient agrees to have the dentist perform a service which is either not covered or is covered, but the insurer will not reimburse due to the patient having reached his maximum benefit, the insurer through its provider contract is stipulating that the participating dentist offer a discounted rate for that service to the patient instead of the fee normally charged by the dentist.

If you have any questions or want to be added as a cosponsor, please e-mail my secretary, Amy Bossart at [ABossart@pahousegop.com](mailto:ABossart@pahousegop.com).

TPM/ab