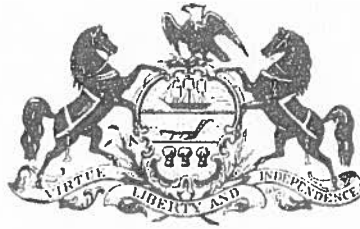


**THOMAS P. MURT, MEMBER**  
152<sup>ND</sup> LEGISLATIVE DISTRICT

**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

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VETERANS & EMERGENCY PREPARDNESS

March 4, 2011

**MEMORANDUM**

**Subject:** Draft Legislation  
Non-covered Dental Services

**To:** All House Members

**From:** Representative Thomas Murt

In the near future, I plan on introducing legislation to prevent dental insurers from capping the costs of non-covered dental services, and to prevent insurers from setting fees for dental services for which the dental insurer has no contractual obligation to pay.

Many dentists in my district are telling me that dental insurers are incorporating these billing and payment strategies into their provider contracts because, as they claim, these strategies limit their enrollees' out-of-pocket expenses. When, in fact, insurers 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 the contract between the insurer and the dentist.

It is one thing for an insurer and a provider to agree on a reimbursement schedule for the services covered under a dental policy. It is entirely another matter where an insurer dictates a rate for services that are not covered or even recognized under the provider contract. Put another way: An insurer should not be able to compel a dentist to charge certain rates for services outside the provider contract, nor should an insurer interfere with a dentist's relationship with his or her patient.

If you are interested in cosponsoring this legislation, kindly e-mail my secretary, Amy Bossart, at [abossart@pahousegop.com](mailto:abossart@pahousegop.com).

Thank you for your time and attention.