



Montana Dental Association

Constituent: AMERICAN DENTAL ASSOCIATION

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BUSINESS & LABOR

EXHIBIT NO. 2
DATE 3/4/05
BILL NO. HB 156

2004-2005 Officers

March 4, 2005

President

TO: Senate Business, Labor & Economic Affairs Committee

John E. Smith, D.M.D.
38 S. Last Chance Gulch
Helena, MT 59601

FR: Mary McCue
Executive Director
Montana Dental Association

President-Elect

David W. Johnson, D.D.S.
2800 11th Ave. S. #24
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RE: HB 156

Vice President

Daniel J. O'Neill, D.D.S.
3310 Monroe Ave.
Butte, MT 59701

The Montana Dental Association, the professional association to which 90% of Montana's dentists belong, supports HB 156. This bill would establish reciprocal time limits for health insurance claims filing and claims reimbursement. It also would set a time limit on health insurers to seek reimbursement or offset for claims paid by mistake.

Secretary-Treasurer

Roger K. Newman, D.D.S.
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Montana dentists report that there have been instances in which health insurers will wait as long as two years or more to seek repayment of overpayments paid through the error of the insurer. This is a problem for dentists because the dental office usually has refunded any excess funds to the patient because the insurer paid more than estimated. When the insurer later seeks repayment of an overpayment, the dental office is forced to charge the refund to the patient's account. This sometimes creates a poor relationship between the dental office and patient. In other instances, the patient has moved from the local area and the dental office is unable to locate the patient to seek repayment.

Immediate Past President

Jerry D. Martin, D.D.S.
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HB 156 would require health insurer to seek repayment of overpayments within a reasonable period. For this reason we strongly support this legislation.

Delegates at Large

Douglas S. Hadnot, D.D.S.
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Donald O. Nordstrom, D.D.S.
3817 Stephens Ave,
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