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Testimony of Delta Dental of New Jersey, Inc.
Before the Insurance and Real Estate Committee

In support of SB 921 AN ACT ESTABLISHING
A STATE HEALTH INSURANCE EXCHANGE.

February 14, 2011

Delta Dental of New Jersey, Inc. ("Delta Dental") is a dental service corporation of the State of New Jersey. Delta Dental Insurance Company is licensed as a health insurer in Connecticut and writes dental insurance coverage in this state. Delta Dental is actively engaged in providing dental benefits administration and claims processing for itself and Delta Dental Insurance Company.

Delta Dental supports SB 921 and specifically applauds Section 7 and 8 of the Bill and its express provision for "dental-only" coverage on the Exchange. We believe that this will not only increase options for persons seeking dental benefit coverage, but will also facilitate competition among carriers who provide dental benefit coverage.

The requirement that dental coverage offered on the Exchange be separately offered and priced would enable purchasers the freedom to choose the coverage which is best for them after taking into account the carrier's dental benefit design, the affordability of the plan, and the size and breadth of the carrier's dental network. Such competition and transparency would benefit all purchasers of dental coverage in this State.

Respectfully submitted,

Delta Dental of New Jersey, Inc.