

***Testimony of Delta Dental of New Jersey, Inc.  
Before the Public Health Committee  
In Regard to RB 1204 AN ACT ESTABLISHING THE CONNECTICUT  
HEALTH INSURANCE EXCHANGE.***

**March 23, 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 applauds Section 18 (a) (13) of the Bill and its express provision for “dental-only” coverage on the Exchange so long as the “dental-only” plan also covers pediatric benefits as described in Section 1302 (b) (1) (J) of the Affordable Care Act. 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.

However, as drafted, it seems to permit “bundled” pricing, with health and dental. In order to assist consumers in making fully informed quality and price comparisons, EACH dental plan offered, even if offered in conjunction with a health carrier, should be priced separately.

We suggest adding a new paragraph to section 6 as follows:

*(20) Ensure transparency in premium pricing by requiring that dental benefits provided through the exchange are priced and offered separately from the other categories of essential benefits that are offered through the exchange.*

This change will ensure transparency of pricing for consumers. It will allow consumers to compare the costs of one dental plan with the costs of another dental plan and the costs of one major medical plan with the costs of another major medical plan. As such, consumers will truly be able to compare apples to apples.

They will be able to choose what 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.

