

“Oral health for all”



March 7, 2016

Connecticut General Assembly – Public Health Committee
Legislative Office Building
300 Capitol Avenue
Hartford, CT 06106

Re: HB 5374 AN ACT CONCERNING DENTAL INSURANCE COVERAGE

Dear Representative Ritter, Senator Gerratana, and members of the Public Health Committee:

I am the Executive Director of the Connecticut Oral Health Initiative, an advocacy organization concerned with oral health care and coverage for all Connecticut residents. I am here to ask your support for **HB 5374, An Act Concerning Dental Insurance Coverage** to extend the period children may retain dental insurance coverage under their parent’s insurance policies, as it will provide continuity of care for young adults until they are able to assume individual coverage.

Prior to the passage of the Affordable Care Act, approximately 30% of all Americans between the ages of 19 and 29 had no health insurance.¹ The Affordable Care Act continued coverage for young adults under their parent’s health plan up to the age of 26; however, **the included coverage did not incorporate dental insurance.**

Data analysts approximate the rate of tooth decay among adults aged 20-64 at 91%.² Unbeknownst to most, dental decay is a disease; more specifically, it indicates the existence of bacteria which, left untreated, may travel through the blood stream and cause severe health issues. **House Bill 5374 recognizes that oral health care is a part of an individual’s overall wellbeing and should be provided alongside existing health coverage.**

Acute dental conditions cost nearly two days of work per year, per 100 people in the U.S.³ Employed adults lose more than 164 million hours of work because of oral health problems or dental visits. Customer service industry employees lose 2 to 4 times more work hours than executives or professional workers. **For every adult 19 years or older without medical insurance, there are three without dental insurance.**³

Dental practices experience a decline in oral health care at the age of 18. These patients often do not come back until their late 20’s or early thirties. The reasons for this gap in care varies; these patients juggle competing concerns like balancing time in college or with new

¹ See <http://www.ncsl.org/research/health/dependent-health-coverage-state-implementation.aspx>

² See <http://www.cdc.gov/nchs/data/databriefs/db197.htm>

³ See http://www.cdc.gov/oralhealth/publications/factsheets/adult_oral_health/adults.htm

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employment, poor prioritization of oral health and health care itself, and new responsibilities as an adult. **Furthermore, limited income, compounded by no dental insurance, increases the chance that dental disease is not addressed which leads to necessary extensive treatment, treatment characterized by higher costs** than preventive measures. Without dental coverage, adults struggle with problems like teeth that are missing and discolored. The overall health and well-being of young adults is impacted by a lack of proper care, including their ability to obtain and retain employment and impacts certain chronic diseases and birth outcomes for women.

Oral health is a window to overall health⁴ and an indicator of overall well-being, so it's important to keep your mouth healthy with daily care and seeing your dental professional regularly. **Dental insurance plans greatly vary, but most will generally cover preventive and diagnostic care 100%, which is advantageous to the patient.** Receiving preventive services on a regular basis can delay dental disease that results in debilitation and expensive treatment.

We recognize that medical coverage is needed for this age group; we must give dental coverage the same consideration. I am currently on the Practice Transformation Taskforce for the State Innovation Model and support this state's effort to improve quality and address cost through statewide health payment and delivery systems reform; however, these measures are in the very beginning stages and are not guaranteed to address any of the problems with Connecticut's health care systems. Further, the State Innovation Model considers reform within the parameters of health insurance. Everyone who assists in this effort is hopeful that we will find a way to improve quality and reduce the cost of healthcare; however, it is not within consideration that healthcare costs would be so reduced as to eliminate the need for coverage.

We understand there is some impact to small businesses and the state budget when the state issues a health coverage mandate and have some suggestions on how we could mitigate this impact. We would be happy to discuss these ideas with you.

I know you share my concern for the oral health and overall wellbeing of our state's residents. **This is a health equity issue, as the lack of dental coverage affects young adults of all income levels, educational attainment, and races and ethnicity.** I urge you to support this very important measure that will ensure healthier adults in our state. If I can be of any assistance, please contact me. Thank you for your time and your commitment to all Connecticut residents.

Sincerely,

A handwritten signature in black ink that reads "Mary Moran Boudreau". The signature is written in a cursive, flowing style.

Mary Moran Boudreau
Executive Director, COHI
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⁴ See <http://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>