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Senator Joseph J Crisco and Representative Robert W. Megna
Committee Co-Chairs
Connecticut Insurance and Real Estate Committee
Legislative Office Building, Room 2800
Hartford, CT 06106

RE: SB 368 - AAC Licensure of Single Purpose Dental Health Care Centers

Dear Senator Crisco and Representative Megna:

On behalf of the Guardian Life Insurance Company of America ("Guardian"), I am writing in support of the subject bill.

There are many benefits to the residents of Connecticut if this bill becomes law. One, the cost to purchase prepaid or DHMO dental plans is typically significantly less expensive than the cost to purchase PPO products which in some instances might be more than twice as expensive as dental plan products. A dental plan offers the members a benefit package with no waiting periods, deductibles or annual maximums and a defined co-payment on covered services instead of a calculated co-insurance as is common in a PPO plan. Also, dental plans typically have quality requirements regarding dentist credentialing and member access, which might not always apply to PPO products.

Two, with the advent of public exchanges, carriers are witnessing an explosion of demand for dental plan products, especially in the individual market, as people that typically were unable to acquire dental coverage are now able to obtain quality dental plans at a reasonable price. Carriers are seeing that HMO/DHMO/Prepaid plans are most suitable for this market, and are being purchased at higher rate than PPOs. As noted above, they offer comprehensive coverage at very affordable prices. Again, Connecticut residents are missing out on this opportunity for better, cost effective coverage as consumer choice and access are being restricted.

Three, research has identified periodontal (gum) disease as a risk factor for heart and lung disease, diabetes, premature, low birth weight babies and a number of other conditions. The 2000 Surgeon General's report, Oral Health in America, has called attention to this connection and states that, if left untreated, poor oral health is a "silent X-factor promoting the onset of life-threatening diseases which are responsible for the deaths of millions of Americans each year."



GUARDIAN

Under existing law, Connecticut is limiting competition to allow carriers that specialize in dental plans to offer these cost effective, quality products. By not having a healthy dental plan market, Connecticut is potentially precluding disadvantaged residents, among others, for obtain this important coverage. Accordingly, I urge the Committee to support this bill.

Thank you,

John A. Dolan