

"Oral health for all"



March 1, 2016

Connecticut General Assembly – Insurance and Real Estate Committee  
Legislative Office Building  
300 Capitol Avenue  
Hartford, CT 06106

**Re: SB 368 AN ACT CONCERNING LICENSURE OF SINGLE PURPOSE DENTAL HEALTH CARE CENTERS**

Dear Senator Crisco, Representative Megna, and members of the Insurance and Real Estate Committee:

I am the Executive Director of the Connecticut Oral Health Initiative (COHI), an advocacy organization concerned with oral health care and coverage for all Connecticut residents. I am **requesting a study on the proposal for Senate Bill 368, which would allow a health care center (HMO) that provides only dental services to be licensed in the state.** With future study, we may conclude that allowing this licensure is good but may need some qualifications to protect your constituents so that they receive quality comprehensive care at affordable costs.

**COHI's vision is "Oral Health for All" and seeks system changes that will improve access to quality dental care for all Connecticut residents.** Since its inception over 15 years ago, COHI has worked to increase access to care by, for example, improving the dental program under Medicaid, embedding dental coverage in Access Health CT health plans for children up to age 18 years, integrating oral health in health systems such as the State Innovation Plan and State Health Improvement Plan and increasing oral health inclusion in the health equity discussion. The purpose is to see more people access and utilize oral health care by making the care more affordable, physically accessible and of a quality that addresses their particular needs.

With this in mind, we have concerns about SB 368, which would allow DHMOs to be licensed in the state. Our concerns are centered on the testimony on this bill that we have seen, stating DHMOs will make dental care more affordable and improve access.

Our specific concerns can be summarized this way:

- The cost to the consumer is often more with a DHMO with the monthly premium and co-pays, than if the consumer paid for the services out of pocket.
- Health insurance literacy is already a struggle for the average consumer and dental insurance literacy is an additional layer. Given the choice between this and other dental coverage, patients may find DHMOs attractive initially without fully understanding the out of pocket costs associated with the plans.

"Oral health for all"



- Oral health advocates are working to change the perception that overall health and oral health are distinct and separate; allowing a separate dental plan further separates oral health from integration into overall health, where it belongs.
- Increased competition for dental insurance is not proven to decrease final costs for dental treatment. Though the premiums may be lower, plans also offer less comprehensive coverage, such as failure to cover all preventive and diagnostic services, or delayed coverage of necessary restorative care for six months or a full year.
- Other states have experienced low provider network participation, which ultimately leads to severely decreased access for the enrolled patients.

Data analysts approximate the rate of tooth decay among adults aged 20-64 at 91%. 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. Periodontal (gum) disease leads to complicating and/or (making worse) chronic diseases like diabetes, heart and lung diseases and an impact on child birth outcomes.

As COHI tries to decrease oral health disease through improving access to care, **we want to make sure access is improved in a way that actually helps Connecticut consumers and not further limits quality care.**

COHI is unsure if the changes to Sec. 38a-175 - 38a-194 will properly address access to care. **We ask for further study to determine if DHMOs carry an actual benefit to oral health care.**

I know you share my concern for dental insurance so I **urge you to delay supporting this measure until we understand all of its impacts to your constituents.** 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