Testimony of

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Insurance & Real Estate Committee

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Thank you for the opportunity to testify on House Bill 5971, An Act Extending the Period Children May Retain Dental Insurance Coverage Under Their Parents’ Insurance Policies.

On behalf of Connecticut’s federally-qualified health centers (FQHCs), which serve over 350,000 patients each year, I voice my support for this bill.

As the Committee knows, House Bill 5971 will allow children to retain dental coverage on their parents’ insurance policies until age 26. This bill is the logical extension of the current policy, which allows young adults to retain medical coverage on their parents’ plans. As a reminder, Connecticut adopted the policy extending health insurance coverage to age 26 in 2007; it was so successful that Congress borrowed the idea and incorporated it into the Affordable Care Act.

Growing evidence supports the fact that oral health and overall health are closely linked. For example, children with dental coverage and proper oral health have been shown to have higher school attendance rates, better grades, and better overall health. Yet, oral health coverage ends for most young adults around age 23 or when they graduate college; if they do not have access to oral health coverage through their own employers, they can purchase plans through Access Health CT.

The current climate in Washington, D.C. puts the future of the Affordable Care Act into question. Should the Affordable Care Act be repealed, and Access Health CT is eliminated, young adults who are still working to build their futures may face an inability to purchase this critical insurance coverage on their own. Thus, it is more important than ever that Connecticut take the steps it can to protect the health of its residents.
This bill is a common sense solution, at no cost to the state, for improving health outcomes for young Connecticut residents. It will help keep healthy young adults in the health care system, a plus for insurance companies; it will provide peace of mind for parents looking to keep their children healthy; and, it will make it easier and more cost-effective to serve the health needs of thousands of young adults in our state.

I ask that you please support this bill, which is another step in the right direction for health care in Connecticut.

Thank you for your consideration and your hard work on behalf of our great state.