

March 5, 2019

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

**Testimony in support of HB 5627: AN ACT EXTENDING THE PERIOD A CHILD, STEPCHILD OR OTHER DEPENDENT CHILD MAY RETAIN DENTAL INSURANCE COVERAGE UNDER A PARENT'S HEALTH INSURANCE POLICY.**

Dear Senator Lesser, Representative Scanlon, and Distinguished Members of the Insurance and Real Estate Committee:

I am Mary Moran Boudreau, a voter in Windsor, a registered dental hygienist and recently retired from the position of 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 writing to encourage you to **support HB 5627**, which will extend the period during which children may retain dental insurance coverage under their parent's policies until the age of 26 years. This bill will provide continuity of care for young adults until they are able to assume individual coverage. I will also address the costs of this coverage to the state.

Continuous care is crucial for managing chronic health conditions like tooth decay and its effect on other health conditions such as heart and lung disease, diabetes and birth outcomes. At present, the Affordable Care Act covers dental care as an essential health benefit only until reaching the age of 19, whereas young adults can get medical coverage under their parent's policies until age 26 years.

- **Eighty-two percent (82%) of U.S. adults, aged 20-34, have tooth decay**, and 27% have untreated cavities, according to the Centers for Disease Control.<sup>1</sup>
- **Seeking dental care is strongly associated with having dental benefits.** People who lack coverage are three times more likely to see a dentist only when they have a problem, rather than for preventive care.<sup>2</sup>
- **Preventive care is more cost-effective** in reducing disease burden and associated expenditures.<sup>3</sup>
- A lack of dental care leads to **costly emergency room visits** and temporary solutions.<sup>3</sup>

Utilization of dental care practices declines at age 18 and often does not increase until patients are in their late twenties or early thirties. The reasons for this gap in care can include juggling competing concerns in school or employment, and poor prioritization of oral health and health care itself. **Limited income, compounded by no dental insurance, increases the chance that dental disease is not addressed. This leads to the need for extensive treatment, characterized by higher costs than for preventive measures** like cleanings, and can have an impact on young people's overall health and well-being.

The cost of this bill is two-fold: the premiums and the cost associated with no dental care. The premiums in most cases, including the state, will be paid by the parents who chose this coverage for their children. **The only cost to the state, according to the State Comptroller in 2017 when this bill was raised, is a penny or two in order to enter the child into the system under the parent's policy.**

A larger cost occurs to insurers, private and public, is when an individual finally seeks treatment in five, ten or more years later and that resulting dental care is extensive, costing thousands of dollars instead of a couple hundred for preventive care. Additional costs are incurred both financially and personally when lack of dental care results in impacts to overall health, employability and self-confidence.

Good oral health is essential to staying healthy. Dental decay is a disease which, if left untreated, can cause severe health issues. **House Bill 5627** recognizes that oral health care is a part of an individual's overall well-being and should be provided alongside existing health coverage. **We recognize that health care coverage is needed for this age group; we must give dental coverage the same consideration.**

I know you understand the importance of good oral health care for *all* Connecticut residents. I urge you to support this very important measure to ensure continuity of dental care for young adults. If I can be of any assistance, please contact me. Thank you for your time and your commitment to this issue.

Sincerely,



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<sup>1</sup> See <http://www.cdc.gov/nchs/data/databriefs/db197.htm>

<sup>2</sup> See [http://www.ada.org/en/~media/ADA/Publications/ADA%20News/Files/full\\_report](http://www.ada.org/en/~media/ADA/Publications/ADA%20News/Files/full_report)

<sup>3</sup> See [https://www.cdc.gov/OralHealth/publications/resources/burdenbook/pdfs/CDHP\\_policy\\_brief.pdf](https://www.cdc.gov/OralHealth/publications/resources/burdenbook/pdfs/CDHP_policy_brief.pdf)