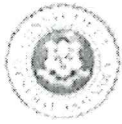


Connecticut Commission on
Women, Children *and* Seniors



CWCS



CEO
Commission on Equity and Opportunity

**Testimony of the Commission on Women, Children and Seniors & Equity and
Opportunity Submitted to the Insurance and Real Estate Committee March 5, 2019**

**RE: S.B. 975 AN ACT CONCERNING REQUIRED HEALTH INSURANCE COVERAGE FOR
INFERTILITY TREATMENT AND REQUIRING THE INSURANCE COMMISSIONER TO
STUDY COVERAGE BARRIERS POSED TO INDIVIDUALS WITH IATROGENIC
INFERTILITY and H.B. 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.**

Senator Lesser, Representative Scanlon, Ranking and other distinguished members of the Insurance and Real Estate Committee, thank you for the opportunity to provide testimony on the above referenced bills. My name is Steven Hernández and I am the Executive Director of the Commissions on Women, Children & Seniors and Equity & Opportunity. I am joined by one of our graduate interns from the Yale School of Public Health, Allissa Desloge.

Regarding S.B. 975: An Act Concerning Required Health Insurance Coverage for Infertility Treatment and Requiring the Insurance Commissioner to Study Coverage Barriers Posed to Individuals with Iatrogenic Infertility. Connecticut does serve as a leader by being one of only 15 states that currently has an infertility insurance mandate in place, but the law needs improvement. One way to improve is by eliminating the age restriction that only covers an individual until their fortieth birthday.



According to the CDC, in 2013, 7,495 women in the United States gave birth between the ages of 45-49. An additional 677 births occurred to women 50 years and older. With increasing knowledge and technology, infertility treatments are becoming more successful in women over the age of 40. Research shows that there are many advantages to older parenting such as better financial security and motivation. Imposing an age restriction limits a women's reproductive rights and freedoms to have a baby. Any restrictions imposed on participating in infertility treatment should be based on medical fact and health status, not on age.

The CWCS/CEO support S.B. 975 in eliminating the age restriction and in conducting a study on coverage barriers posed to individuals with iatrogenic infertility. There is much unknown about this topic and regulations and data from different states appears to be mixed—necessitating a study that is specific to the needs of Connecticut women.

Regarding H.B. 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. Good oral hygiene and oral health are essential for overall health. Maintaining oral health and dental care reduces the risk of infection and inflammation which can lead to other diseases.

The Patient Protection and Affordable Care Act extended coverage for dependent children to the age of 26. The statute was put into place because of the recognition that there was an insurance coverage gap for individuals between the ages of 22-26. It is important that this standard be upheld by all plans for dental coverage so that individuals in this age range have

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equal access to dental care. It is also important that dental coverage expand to children, stepchildren, and other dependent children. These individuals quite literally depend on their guardians for care and financial support and deserve to have equal access to dental care as well.

Thank you for your attention, and we look forward to working with you on these issues and answering any questions.