

March 5, 2019

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 CHILDREN MAY RETAIN DENTAL INSURANCE
COVERAGE UNDER THEIR PARENTS' INSURANCE POLICIES.**

Senator Lesser, Representative Scanlon, and members of the Insurance and Real Estate Committee:

My name is Pareesa Charmchi Goodwin. I am the Executive Director of the Connecticut Oral Health Initiative, a nonprofit organization that advocates for oral health care for all Connecticut residents. We **strongly support House Bill 5627**, which will extend the period during which children may retain dental insurance coverage under their parent's policies until the age of 26. This bill will provide continuity of care for young adults until they are able to assume individual coverage. 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 adverse birth outcomes. Over 80% of U.S. adults in their 20s and early 30s have tooth decay.¹ Preventing and treating this decay is not only good for health, it is more cost effective, as the associated illnesses and infections are much more costly to treat.²

In 2008, Connecticut legislators passed a bill to allow children to remain on their parents' health plan until age 26. Dental coverage was not included in this legislation, leaving many young people and their families surprised and confused to learn they may lose their dental coverage when they turn 19.

Allowing children to remain on their parents' dental plan till age 26 will establish parity with health insurance and make it more likely for young people to keep up with their preventive cleanings and oral hygiene. Young adults ages 19-34 are the least likely to have private dental benefits, with over a third forgoing dental care altogether.³ These years are a time of transition for many, including college or graduate students, and people just starting their careers and families. Dental services are expensive and young people often have financial barriers that lead them to ignore regular cleanings, unknowingly have decay fester, and resort to using the emergency room for the resulting pain and infection. Toothaches strong enough to interfere with ability to sleep, eat, and work are a common reason young people visit the emergency room.⁴

These visits are costly to the individual and to our health system. Tooth decay is preventable and we should not see advanced cases in a wealthy state that has a high number of dental providers.

Good oral health is essential to staying healthy. 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 realize health care coverage is needed for this age group; we must give dental coverage the same consideration.

Our neighbors in Massachusetts have already extended dental coverage to age 26. Extending dental coverage is a measure that supports our young people. It will make it easier for young people to get the care they need, decrease out of pocket costs for families, reduce emergency room visits, and save health care costs.

I urge you to support this bill. If I can be of any assistance, please contact me. Thank you for your time and your commitment to Connecticut's young people and families.

Sincerely,



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¹ Center for Disease Control and Prevention. <http://www.cdc.gov/nchs/data/databriefs/db197.htm>

² Children's Dental Health Partnership. <https://www.cdhp.org/resources/163-cost-effectiveness-of-preventive-dental-services>

³ American Dental Association.
http://www.ada.org/~media/ADA/Science%20and%20Research/HPI/Files/HPIBrief_0413_1.ashx

⁴ Journal of the American Dental Association. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4418214/>