

Testimony Supporting **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**

Karen Siegel, M.P.H.
Insurance and Real Estate Committee
March 5, 2019

Senator Lesser, Representative Scanlon, Senator Hartley, Representative Dathan, and esteemed members of the Insurance and Real Estate Committee,

I am testifying today on behalf of Connecticut Voices for Children, a research-based child advocacy organization working to ensure that all Connecticut children have an equitable opportunity to achieve their full potential.

We support the adoption of this common sense policy to allow children to retain dental insurance coverage under their parent's policy through age 26. An insured population is healthier and less costly to the state. This includes dental insurance coverage for young adults. With limited incomes and good health, young adults often opt to go uninsured.¹ Yet, preventive oral health care has a long-term impact and dental emergencies are not as rare in young adulthood as one might think. For uninsured people ages 20-29, "toothache" was the third most common reason for visiting an emergency department in 2001-2010.² Such visits are both costly and avoidable.

Extending parent health insurance coverage to include dental coverage simply makes it easier and more affordable for young adults already covered under their parent's medical insurance plan to have dental coverage, too. A lack of dental insurance is associated with unmet oral health needs.³ Good oral health is an important component of overall health and has an impact on chronic disease such as diabetes and heart disease.⁴ Dental insurance coverage makes it more likely that young adults will seek preventive care and early treatment and avoid visiting emergency departments or requiring costly, avoidable interventions.

Thank you for the opportunity to testify in support of H.B.5627. I can be reached with any questions at ksiegel@ctvoices.org or at 203-498-4240, ext. 120.

¹ Centers for Medicare and Medicaid Services. "Young Adults and the Affordable Care Act: Protecting Young Adults and Eliminating Burdens on Families and Businesses." Retrieved from: https://www.cms.gov/ccio/resources/files/adult_child_fact_sheet.html

² Lewis, C., McKinney, C., Lee, H. et al. (2015). "Visits to US Emergency Departments by 20 to 29 Year-olds with Chief Complaint of Toothache During 2001-2010." *J Am Dent Assoc.* 146(5):295-302. DOI: [10.1016/j.adaj.2015.01.013](https://doi.org/10.1016/j.adaj.2015.01.013)

³ Urban Institute. (2015). "QuickTake: The Forgotten Health Care Need: Gaps in Dental Care for Insured Adults Remain under ACA." Retrieved from: <http://apps.urban.org/features/hrms/quicktakes/Gaps-in-Dental-Care-for-Insured-Adults-Remain-under-ACA.html>

⁴ Centers for Disease Control and Prevention. "Oral Health Basics." Available at: <https://www.cdc.gov/oralhealth/basics/index.html>