

Testimony in Support of **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**

March 5, 2019

Good afternoon Senator Lesser, Representative Scanlon, and members of the Insurance and Real Estate Committee. My name is Jesse White-Frese', and I am a member of the Board of Directors of the Connecticut Oral Health Initiative. My testimony today is in support of **HB 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.**

As you know, young adults ages 19-34 are the least likely to have private dental benefits, with more than one-third foregoing dental coverage altogether. The young adult years are a time of transition for many, including recent college graduates and young people trying to start their careers and families. Uninsured young people often have financial barriers such as college loans or lower paying jobs, and often forgo dental care due to high costs of care as a self-pay patient, as well as many other competing financial issues. But this delay in establishing a regular schedule of dental care often results in going to the Emergency Department for dental services. These visits are costly to the individual and to our health system. Data tells us that dental pain is the third most common reason that uninsured 20-29 year olds visit the ED – a completely avoidable expense for the young person and the hospital. High rates of ED visits for preventable dental issues that tells us that young adults are not getting the services they need in a community dental setting.

I can tell you that my own young adult does not have dental insurance. He is self-employed and cannot afford dental coverage. He has chosen to have one dental hygiene visit per year in place of the six-month schedule he maintained while he was covered by my dental insurance plan. He simply cannot afford the high cost of a preventive dental visit twice a year. He does not prefer this situation, but he must choose his financial priorities.

Good dental health is critical to overall health. Dental decay is a disease that impacts our ability to obtain employment, maintain proper nutrition, and enjoy a life free from dental pain. Continuing coverage through age 26 is good for young people, good for families, and good for Connecticut. I urge you to approve passage of HB 5627 to ensure a healthy life and future for our young adults.

Thank you.

Jesse White-Frese', MA, LPC

Vice President, Board of Directors, Connecticut Oral Health Initiative