Bill No.: 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.

Vote Date: 3/14/2019
Vote Action: Joint Favorable
PH Date: 3/5/2019

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SPONSORS OF BILL:

Sen. Saud Anwar, 3rd Dist.
Rep. Tom Delnicki, 14th Dist.
Rep. Michael Winkler, 56th Dist.
Rep. Anne Meiman Hughes, 135th Dist.
Rep. Tom Arnone, 58th Dist.

REASONS FOR BILL:

To allow children, stepchildren and other dependent children to retain dental insurance coverage under their parents' insurance policies until they attain the age of twenty-six or obtain substitute coverage through an employer.

RESPONSE FROM ADMINISTRATION/AGENCY:
Ted Doolittle, Health Care Advocate, Office of the Health Care Advocate, supports the bill bringing adult dependent eligibility for dental coverage into alignment with the eligible rules for medical coverage. Would allow students to maintain their parents coverage and not have to shop around for dental only coverage.
State Comptroller Kevin Lembo, supports the bill to allow dependent children on their parents health insurance dental coverage. The relationship between oral health and overall health is very clear. Proper oral health can help provide early detection of serious health conditions such as diabetes and cancer, left ignores can lead to cardiovascular disease and premature births.

NATURE AND SOURCES OF SUPPORT:  
Majority Leader Representative Matt Ritter and Representative Michelle Cook, support the bill because it would provide young adults with access to preventative care, essential in the maintenance of an individual’s dental health.

Connecticut Commission on the Women, Children and Seniors, The Affordable Care Act extended benefits for dependent children to the age of 26 because there was recognition that there was an insurance gap for children between the ages of 22-26. Important for the standard to be upheld and by all dental coverage so that individuals can receive dental care.

Greg Mokotoff, DMD, supports the bill because the state has an obligation no different than any other insurance company to cover dependent minors beyond their 21st birthday.

Deb Poulin, Senior Director for Policy and Outreach, Community Health Center Association of Connecticut, supports the bill because growing evidence supports the fact that oral health and overall health are closely linked. For example children with dental coverage and proper oral health have been shown to have higher school attendance rates, better grades, and better overall health.

Pareesa Charmchi Goodwin, ED of the Connecticut Oral Health Initiative, in support to extend dental health until 26, will establish parity with health insurance and provide access to young people to keep up with their preventive cleanings and oral hygiene. Keeping young people on their parent’s health insurance for dental will make it easier young people to get the care they need, decrease out of pocket cost for families, reduce emergency room visits, and save health care costs.

Mary Moran Boudreau, retired ED of the Connecticut Oral Health Initiative, supports the bill extending dental coverage to help with chronic health conditions like tooth decay and its effect on other health conditions such as heart and lung disease, diabetes and birth outcomes. Dental care declines at 18 and often does not increase until patients are in their late 20’s or 30. Oral health is essential to staying healthy.

Brianna Munoz, DMD, Farmington, CT Nationally there are one dental-related ER visit every 15 seconds costing the health system $1.6 Billion annually. Eighty percent of the visits are preventable.

Jermaine Clarke, Dental Hygiene student, Tunxis Community College Dental Hygiene program, stated oral health is synonymous with overall health. An infected tooth can spread to the heart, lungs and brain and lead for the patient to be seen by medical specialists costing more in health care, and causing medical complexities.
Karen Siegel, MPH Connecticut Voices for Children, extending dental insurance coverage will insure and make it more likely that young adults will seek preventive care and early treatment and avoid visiting emergency departments or requiring costly, avoidable intervention.

Universal Health Care Foundation, Dental care is a critical component of overall health. The bill is important because more adults will have access to critical dental coverage, especially low to middle income young people who often go without dental insurance. Access to dental health reduces serious and expensive conditions, helping to keep young adults at work and reduces health care costs for all of us. The proposed policy aligns with the current law for children retaining coverage on their parent’s health insurance policy until age 26.

NATURE AND SOURCES OF OPPOSITION:

CCM, the Connecticut Conference of Municipalities opposes the bill because it would create a new mandate expansion of health insurance coverage increasing higher premiums for municipal employers and will most likely lead to higher property tax increase.

Reported by: Terri Reid                  Date: 3.25.19