

Legislative Testimony
Insurance and Real Estate Committee
HB 5249 An Act Concerning Dental Insurance Coverage for Children,
Stepchildren, and Other Dependent Children
HB 5253 An Act Concerning Dental and Vision Insurance Coverage for Children,
Stepchildren, and Other Dependent Children
SB 369 An Act Concerning Dental and Vision Insurance Coverage for Children,
Stepchildren and Other Dependent Children
Thursday, February 14, 2019

Dear Senator Lesser, Representative Scanlon, and Members of the Insurance and Real Estate Committee,

My name is Dr. Allison Baylis. I have been practicing dentistry in Connecticut for five years. I have an undergraduate degree from the University of Connecticut, a dental degree from Western University of Health Sciences in Pomona, CA and was a General Practice Resident at St. Francis Hospital and Medical Center in Hartford, CT. I currently own a private practice in West Haven, CT. I am writing in support of proposed HB 5249, HB 5253, and SB 369. These bills would 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.

As a former student in pursuance of a professional degree until the age of 26, I understand firsthand the importance of extended retention of dental insurance under parental policies. I was lucky enough to receive free dental treatment in school from my peers, but the number of uninsured young adults is increasing and their access to care is greatly limited by finances. Many individuals forgo their dental care completely. I see many twenty-somethings in my practice every day who are declining basic dental treatment due to lack of insurance and finances and small issues quickly progress to larger ones requiring much more expensive treatment. These individuals are also more often seeking emergent care in hospital emergency departments that are unequipped to manage dental diagnosis and treatment and straining the health care system. It is for these reasons that I support extended dental coverage on family plans up to the age of 26.

I would also like to raise the issue of ERISA notification. This would be helpful because patients are not educated by their employers about whether they have an insured or self-funded plan. In our office we strive to provide the best information possible for our patients about their plan coverage, non-covered services and out of pocket costs. It is administrative burden to our office and unfair to the patients when there is confusion about the type of coverage that they have and whether or not state laws apply to transactions and reimbursements through the patient's specific plan. ERISA notification language is important to both providers and patients and is supported by other medical professionals as well.

I urge you to extend dental coverage on family plans to young people up to age 26 and support HB 5249, HB 5253 and SB 369.

Respectfully Submitted,

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