

**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. Annemarie DeLessio-Matta . I am the current Vice President of the Connecticut State Dental Association and a Pediatric Dentist who has been practicing in Southbury, CT for twenty years. 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 pediatric dentist, I often find my patients have difficulty receiving dental care once they are no longer on their parent's insurance plans. Young adults in their early twenties are busy completing their education or entry level positions so unable to afford dental care. Recently, two former patients ages 24 and 25 reached out to me to see if I'd take them back. Since I'm a pediatric dentist, they left originally due to aging out. They both shared with me how they could not afford care since they were in apprenticeships (one automotive, the other carpentry) and did not have insurance. I agreed to treat them on a sliding scale but I cannot afford to do this for everyone who asks. Expanding coverage to 26 will help young adults, like my patients, receive continuing dental care until they are able to support themselves on their own. But importantly, this would make oral health care coverage congruent to medical care coverage, which is important for the citizens of Connecticut.

In addition, I would also like to raise the issue of ERISA notification. I am advocating requiring notification on insurance cards to eliminate the confusion for patients and providers regarding whether a plan is an ERISA

(self funded plan) versus a fully insured plan. The important difference is that an insured plan is subject to the insurance laws in Connecticut while an ERISA plan does not. This confusion creates perplexity; patients don't understand what their insurance covers and what the expense of their treatment will be. A simple label on dental insurance cards will eliminate this conundrum.

I appreciate your attention to these matters and 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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