

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. David Fried. I have been practicing dentistry in Connecticut for over 30 years. I am the immediate Past President of the Connecticut State Dental Association, I treat Husky Patients in my private office, serve as a volunteer faculty member at UCONN School of Dental Medicine and am retired from the Connecticut Army National Guard. 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.

The Affordable Care Act provided for medical insurance coverage for our children. Neglecting to include Dental and Vision care seems like an oversight. I have seen many young adults who are under-employed or are students who lose their Dental coverage and skip necessary dental visits. When they return to my office after a few years of receiving no care, there are permanent long-term affects. All were preventable. Teeth that could have been saved are lost, or require extensive care. Some of these patients end up as dental cripples for life because of neglecting care for a few years.

I would also like to raise the issue of ERISA notification. This would be helpful because of the confusion it creates for patients as office staffs try to explain dental benefits to them. It is impossible to explain to patients that State Statutes do not have to be followed by third-party payers if they are ERISA plans. Forcing employers to be transparent in the type of plan can only help patients in choosing their care options with total disclosure of their expected copayment exposure.

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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