

**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,

I am Allen Hindin, DDS, MPH. I have been practicing dentistry, in Danbury, Connecticut since 1974. I have been employed within a school based health center, hospital and have been in private practice since 1996. I have extensive experience in providing dental care to families and individuals with limited resources.

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. This is a much needed benefit.

Turning 21 is not what it once was. Many children remain at home, pursuing education, jobs or return home during periods of transition. Parents, who have benefits, often struggle with costs of dental care for their over 21, but still dependent children. Often, these costs are not affordable by their children as well.

I would also like to raise the issue of ERISA notification. This would be helpful because . Patients often do not know if they have coverage under insured or self funded plans. This causes confusion at front desks, in dental offices statewide. There are significant differences, which need to be better understood by beneficiaries and dental staff.

Requiring insurance I.D. cards to indicate type of plan would be greatly appreciated and save time for patients and staff.

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,

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