

*Written Testimony
Comptroller Kevin Lembo, March 10, 2020*

**House Bill 5249: AN ACT CONCERNING DENTAL INSURANCE COVERAGE FOR CHILDREN, STEPCHILDREN
AND OTHER DEPENDENT CHILDREN**

**House Bill 5253: AN ACT CONCERNING DENTAL AND VISION INSURANCE COVERAGE FOR CHILDREN,
STEPCHILDREN AND OTHER DEPENDENT CHILDREN**

**Senate Bill 337: AN ACT CONCERNING HIGH DEDUCTIBLE HEALTH PLANS, QUALIFIED HEALTH PLANS
AND DISCRIMINATION AGAINST PERSONS ON THE BASIS OF SEXUAL ORIENTATION AND GENDER
IDENTITY**

Good afternoon Senator Lesser, Representative Scanlon, Senator Kelly, Representative Pavalock-D'Amato and members of the Insurance and Real Estate Committee. Thank you for the opportunity to testify in favor of House Bill 5249 An Act Concerning Dental Insurance Coverage for Children, Stepchildren and Other Dependent Children, House Bill 5253 An Act Concerning Dental and Vision Dental Insurance Coverage for Children, Stepchildren and Other Dependent Children, and Senate Bill 337 An Act Concerning High Deductible Health Plans, Qualified Health Plans and Discrimination Against Persons on the Basis of Sexual Orientation and Gender Identity.

House Bills 5249 and 5253

In 2011, my office implemented the Health Enhancement Program (HEP) as a part of the state employee health plan to increase value and place an additional focus on preventative care for our state and municipal employees. Many people have benefitted from this program and some have even caught cancers or other illnesses early enough such that treatments and cures have been extremely effective. When deciding on the services that would be required under the program, we prioritized those that would screen for several high-risk conditions, including dental exams. These policy proposals ensure that dependent children have access to essential care while they are covered under their parent's health insurance.

While dental exams are vital for detecting cavities, gum disease, and oral cancer, good oral health also plays a vital role in chronic disease management for diabetes, heart disease, and lung disease. Additionally, it is especially important for ensuring healthy pregnancies and normal child birth weights. Studies have shown that when people with chronic diseases improve and maintain their oral health, they see improved management of their condition, which can ultimately lead to lower overall health care spending. In addition, many of the chronic diseases that rely on maintaining good oral health can be originally detected in the mouth, indicating the importance of regular dental screenings as preventative care.

It is important that children are able to stay on their parent's dental insurance until they are 26, as dental care plays a vital role in maintaining overall health. Neglecting this important preventative measure places this population at risk for delayed detection and poor management of many chronic diseases. Furthermore, as this population is in college and entering the workforce, many are not presented with job opportunities that will provide dental coverage – this is the same argument that led the Affordable Care Act to extend medical coverage for dependents to 26 year-olds and it should be the same for dental and vision coverage. If we as state employees believe that preventative dental care plays an important role in *our* overall health, why would we not believe the same is true for our children?

Senate Bill 337

This past summer, the IRS released a notice informing carriers of 14 new health care services and treatments used for specific chronic diseases that can now be covered pre-deductible. This makes it such that many with chronic diseases can manage their diseases without large out of pocket expenses. For example, a person who relies on insulin could have the cost of insulin covered through their insurance, without having to pay out of pocket into their deductible.

SB 337 mandates that these 14 services are covered by silver plans, ensuring that individuals purchasing health care from the exchange have access to plans that will cover their chronic disease management with little cost sharing. Additionally, the associated premium increase with this richer plan design will be covered by increased federal subsidies that are based on the price of silver plans. This change in benefits will also increase the subsidies for plans at all other levels, meaning even people who do not need the additional coverage will see a significant benefit.

Additionally, SB 337 creates new standards around network adequacy for silver plans to ensure that people enrolled have access to the broadest possible network of providers. When managing chronic conditions, it is important to have the best possible options available and that they are available close to home. Lastly, SB 337 also sets a minimum actuarial value for silver plans to limit the amount of cost sharing patients are responsible for and maximizing the value of the premium.

These changes will ensure reasonable coverage options for those with chronic diseases – and it will do so without impacting the premiums for others insured through the exchange. Increased federal subsidies will allow subsidy-eligible enrollees to purchase a silver plan at exactly the same cost as they would have incurred without these changes or to purchase a gold plan at less cost due to the increased subsidies. Those with chronic diseases will have access to the silver plan which will cover preventative services related to their chronic disease pre-deductible, reducing the likelihood that costs will become a barrier to them accessing needed care and will minimize unnecessary ER and inpatient hospitalizations that result from foregone prevention.

I also wanted to note that I appreciate the technical change in SB 337 to include no discrimination based on sexual orientation or gender identity in life insurance policies. While this should be intuitive, it is important that we protect all families from discrimination of any kind, especially when it comes to matters of life insurance and the grief with which it is often associated.

Thank you for raising these important measures and the opportunity to submit testimony today.