



**Testimony of Brian T. Lynch, O.D.  
Supporting H.B. No. 5253 and S.B. No. 369  
An Act Concerning Dental and Vision Insurance Coverage for Children,  
Stepchildren and Other Dependent Children  
Submitted to the Insurance and Real Estate Committee  
March 10, 2020**

I am Dr. Brian T. Lynch, I am a practicing optometrist in Branford and serve as the legislative chairman for the Connecticut Association of optometrist. This testimony is both the position of the CAO as well as mine.

I support improving access to both eyecare and dental care for this group of young adults. The proposed language would bring vision and dental plans in sync with healthcare insurance guaranteeing that patients would have access to them up to the age of 26.

Currently, employers are required to allow the children of their employees to remain on the employee's health insurance until their 26th birthday. This requirement does not carry over to vision and dental riders attached to their health insurance plan. Often, access to these carve-outs ends when the dependent finishes their education.

Many health insurance plans have no coverage for eyecare unless a rider exists. Nothing in this proposed language mandates that an employer offer vision and dental care. However, if a rider currently exists, why not allow a dependent access to the care it covers. So often the only entry point into healthcare for a young adult is vision and dental care. Rarely do they seek out a routine physical.

An eye examination is so much more than determining an eyeglass prescription. A thorough evaluation will detect any eye disease and ocular manifestation of systematic disease, such as diabetes. The value of an eye exam is recognized by our state employees health plans. Enrollees are incentivized to have one eye examination every few years for this reason.

In summary I support H.B. No. 5253 and S.B. No. 369 in its effort to extend vision and dental coverage to children, step children dependents until age 26.