

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. Al Natelli and I have been practicing dentistry in Connecticut for over 25 years. In addition, for the record, I am the President of the Connecticut State Dental Association, a part time volunteer instructor of dentistry at the University of Connecticut School of Dental Medicine, was an advisory member to the Lincoln College Dental Assisting program, a former Town Councilor in the Town of Southington, and former candidate for State Representative in the 81st District. 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. Finally, please permit me to note that my testimony here reflects my individual opinion and not the opinion or position of any entity, including that of my employer and the University of Connecticut School of Dental Medicine.

First this bill would make medical and dental coverage congruent and for this reason alone why would we continue to separate medical and dental health with regards to coverage for young adults. According to the Connecticut Department of Public Health oral health is health; gum disease is associated with heart disease, low birthweight, diabetes, and stroke; as we all know good oral health leads to good overall physical health.

Many young adults when starting their careers have low or entry level/starting incomes compared to their debit service on the student loans. This may lead to the thought process that they are healthy and invincible to health issues and this is not the case at all They may forgo dental benefit coverage due to costs This bill will allow to extend dental coverage for young adults so they may continue to get the benefits they need as they start their careers.

It is no secret that prevention saves money. For every \$1 spent on preventative dental care, families save \$8 to \$50 in restorative and emergency treatments thus improved health and helps lower medical costs

Thomas Wall, MA, MBA, from the ADA Health Policy Institute stated the following: without further interventions from policy makers, dental ER visits are likely to increase in the future, putting additional strain on the health care system and increasing overall health care costs.

I would also like to raise the issue of ERISA notification. This would be helpful because there is confusion in the marketplace among consumers and providers as to whether members are in an insured or self-funded plan. Front desk personnel who see the insurance cards never know if a patient's plan must adhere to state laws such as non-covered services or assignment of benefits regulations.

Simply identifying the type of plan on a member's identification card will significantly address this problem without causing an administrative burden. We are advocating to require notification on insurance cards indicating "fully insured" which clarify that state laws apply to the transaction or "self-funded" which are not subject to same state laws regarding reimbursements. This would also allow patients to fully understand their insurance benefits at the time of the procedure. Simplicity will make us more efficient in delivering care to patients.

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. Please feel free to contact me if you have any questions or if you need my assistance in making a decision.

Respectfully Submitted,

Albert Natelli DDS
145 Meriden Ave
Southington Ct 06489
Albert.natelli@sbcgloal.net