

**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**  
**Tuesday, March 10, 2020**

Dear Senator Lesser, Representative Scanlon, and Members of the Insurance and Real Estate Committee,

My name is Dr. Richard D. Riddle. I have been practicing dentistry in Connecticut since 1984. I started providing dental care to the citizens of Connecticut from 1984 to 1988 across from the P.T. Barnum Projects at the SouthWest Community Health Center in Bridgeport. Since 1988 it has been my privilege to provide care to the people of Southington in a private practice setting. I am a general dentist and so I see all ages, including the vulnerable folks addressed by the above mentioned bills. 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 main reason I am advocating for these bills is, that they are not unreasonable and they will place dental plans in alignment with medical plans vis-à-vis the Affordable Care Act. Requiring dental plans to offer these coverages will increase their numbers of insured and thus their bottom line.

I would also like to raise the issue of ERISA notification. This would be helpful because many times people come in to my office and are clueless as to what their dental plans cover. It would be no undue burden for Insurers, either insurance based or self-funded administrators, to place that information on the individual's insurance card. This would go a long way to helping our front desk workers know what the individual's plan covers and better advise them of the cost of their dental care.

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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