

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

My name is Dr. Gary Toubman, and I have been a resident and practicing dentist in Newington for almost 40 years. I have been actively involved in the local community (Newington Soccer Club board member, Rotary Club member and past president) and with organized dentistry (currently the President of the Hartford Dental Society). I am writing in support of proposed HB5249, HB 5253 and SB 369. Enacting a bill that would allow children, stepchildren and other dependent children to retain dental insurance coverage under their parents' insurance policies until the age of twenty-six simply makes sense. Many young adults start their careers at modest incomes, and they often have hefty student loans. They also feel healthy, so in an attempt to save money, they opt to forgo dental benefit coverage due to the costs of the premiums. In addition, medical and dental preventive appointments can save both patients and insurance companies a lot of money. For every \$1 spent on preventive dental care, an average of \$25-\$30 can be saved in emergency care and restorative dental services. Additionally, this could reduce emergency visits to the hospital emergency room, saving the health care system a lot of valuable time and money.

I would also like to advocate on behalf of the ERISA notification requirement where insurance cards must indicate "fully insured" or "self-funded". This would allow patients to better understand their insurance benefits and it would not be an administrative burden. Our office staff currently is handicapped by not knowing if a patient's insurance plan is "fully insured" or "self-funded", and thus they can not accurately inform our patients if the insurance plan they belong to must adhere to state laws which include assignment of benefits regulations, or re-imburement of non-covered services. I urge you to extend dental coverage on family insurance plans up to the age of 26, and to support HB 5249, HB 5253 and SB 369. I applaud you for your commitment to excellence and to the citizens of Connecticut. Should you have any questions, please feel free to contact me.

Sincerely,
Gary B. Toubman DMD
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