



UNIVERSAL HEALTH CARE
FOUNDATION OF CONNECTICUT

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Testimony in Support of

House Bill 5253: An Act Concerning Dental and Vision Insurance Coverage for Children, Stepchildren and Other Dependent Children

Universal Health Care Foundation of Connecticut

March 10, 2019

Thank you, chairs and members of the Insurance and Real Estate Committee for the opportunity to submit testimony in support of House Bill 5253: An Act Concerning Dental and Vision Insurance Coverage for Children, Stepchildren and Other Dependent Children. This testimony also serves to support:

- House Bill 5249: An Act Concerning Dental Insurance Coverage for Children, Stepchildren and Other Dependent Children; and
- Senate Bill 369: An Act Concerning Dental and Vision Insurance Coverage for Children, Stepchildren and Other Dependent Children.

Allowing children to remain on their parents' dental and vision insurance until age 26 is common-sense policy that expands access to these important services for young adults; we urge the committee to pass this bill.

At Universal Health Care Foundation of Connecticut, our mission is to serve as a catalyst that engages residents and communities in shaping a democratic health system that provides universal access to quality, affordable, equitable health care and promotes health in Connecticut. We believe that health care is a fundamental right and that our work is part of a broader movement for social and economic justice.

This proposal expanding young adults' dental and vision coverage supports our vision – both in its expansion of these critical benefits to more young adults, but also in its acknowledgement of the importance of dental and vision care.

Dental care is a critical component of overall health. We support the proposed bill because:

- More young adults will have access to critical dental coverage, especially low to middle income young people, who often go without dental insurance;
- Access to oral health care reduces serious and expensive conditions, reduces dental emergency room visits, helps keep young adults at work, and reduces health care costs for all of us;
 - For example, for every \$1 spent on preventative dental care, families save \$8 to \$50 in restorative and emergency treatments¹; and

- Oral health is health. According to the Connecticut Department of Public Health, gum disease is associated with heart disease, low birthweight, diabetes and strokes.

Vision care is also an important element of health and health care. We support the proposal because:

- The American Optometric Association recommends adults ages 19-40 get their eyes checked at least once every two yearsⁱⁱ;
- According to the Centers for Disease Control, “An estimated 61 million adults in the United States are at high risk for serious vision loss, but only half visited an eye doctor in the past 12 months”ⁱⁱⁱ; and
- “National and state data show that more than half of adult Americans who did not seek eye care are due to lack of awareness or costs; which often exacerbated by lack of adequate health insurance”^{iv}

Allowing children to remain on their parents’ dental and vision coverage until age 26 simplifies health insurance coverage for young adults and aligns with current law allowing children to retain coverage on their parents’ private health insurance policy until age 26.

We hope you affirm the importance of dental and vision care for young adults by passing this proposal. Thank you for your time.

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ⁱ Improved Health and Lower Medical Costs, Cigna, <https://www.cigna.com/assets/docs/business/large-employers/dental-white-paper.pdf>

ⁱⁱ Adult Vision: 19 to 40 Years of Age, American Optometric Association, <https://www.aoa.org/patients-and-public/good-vision-throughout-life/adult-vision-19-to-40-years-of-age>

ⁱⁱⁱ Fast Facts, Vision Health Initiative, Centers for Disease Control and Prevention, <https://www.cdc.gov/visionhealth/basics/ced/fastfacts.htm>

^{iv} Fast Facts, Vision Health Initiative, Centers for Disease Control and Prevention, <https://www.cdc.gov/visionhealth/basics/ced/fastfacts.htm>