

Insurance and Real Estate Committee JOINT FAVORABLE REPORT

Bill No.: SB-369

AN ACT CONCERNING DENTAL AND VISION INSURANCE COVERAGE FOR
Title: CHILDREN, STEPCHILDREN AND OTHER DEPENDENT CHILDREN.

Vote Date: 3/10/2020

Vote Action: Joint Favorable

PH Date: 3/10/2020

File No.:

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SPONSORS OF BILL:

Rep. Michelle L. Cook, 65th Dist.
Sen. Saud Anwar, 3rd Dist.

Rep. Dorinda Borer, 115th Dist.
Rep. Josh Elliott, 88th Dist.

REASONS FOR BILL:

The bill was created to align the medical and dental ages for insurance cut off together by setting the coverage of children, step children and other dependents to 26 years of age.

RESPONSE FROM ADMINISTRATION/AGENCY:

Ted Doolittle, Office of Health Care Advocate supports the bill as it would allow health care coverage for step children and children for dental until the age of 26. They however note that this may result in increased premiums if implemented.

NATURE AND SOURCES OF SUPPORT:

Dr. Allison Baylis supports the bill as it is an administrative burden for those not covered and extending coverage to 26 for dental plans would greatly help them and their patients.

Dr. Bethaney Brenner supports the bill and raise concern about the ERISA notification not being on the insurance card.

Connecticut Voices for Children supports the bills as it will help children get the medical attention they need. 35 percent have difficulty biting or chewing and gum disease is often associated with other diseases such as heart disease, diabetes and stroke.

Dr. Annemarie Delessio-Matte, Vice president of the Connecticut State Dental Association supports the bill as it will allow children and step children to retain coverage up to the age of 26. They also Expressed concern over ERISA plans not being subject to the laws of CT.

Dr. David Fried supports the bills as patients would come into the office more often if they new they had affordable coverage. They too bring up their concern with ERISA.

Allen Hindin, DDS, MPH supports the bill as it would allow dependents to retain coverage up to the age of 26 but also brings up concern over ERISA coverage.

Dr. Jonathan Knapp Co-chair of the Connecticut State Dental Association's Legislative Consul

supports the bill and believe this measure would go a long way in helping retain adults who leave the state due to the high cost of living and coverage

Joan Lane, Milford CT supports the bill as they grew up with excellent dental insurance but not everybody is so lucky. They believe everyone should have the same opportunity they had at dental insurance.

Brianna Munoz, Public Policy Advocate, Legislative Representative for the Connecticut Society of Pediatric Dentists supports the bill as nationwide there is one dental- related ER visit every 15 seconds costing the health care system greatly that could have been prevented had they had adequate coverage.

Dr. Al Natelli President of the Connecticut State Dental Association supports the bill as this would make medical and dental coverage age the same and help young adults who would otherwise not have dental insurance when they get their first jobs.

Claudena Pruitt Manchester, CT supports the bill as it is already difficult finding coverage and young people in school should be focused on their studies not on looking for insurance.

Dr. Richard D. Riddle supports the bill as they place medical and dental plans in alignment but also raise great concern about ERISA.

Ambika Sharma supports the bill as it would encourage people to go to their cleanings every 6 months which would help save their teeth and prevent large medical costs from expensive procedures.

Connecticut Oral Health Initiative supports the bill as oral care is essential to care and helps prevent many diseases from developing.

Dr. Gary Toubman supports the bill because families often in an attempt to save money by forgoing dental insurance and then regret it in the long run.

NATURE AND SOURCES OF OPPOSITION:

Michelle Rakebrand, Assistant Counsel, for Connecticut Business Associations opposes the bill as it would cost many small businesses greatly if mandated. It urges that there be a cost benefit analysis done first before being passed and its effect on small businesses be taking into account.

Reported by: Lawrence Sanchez

Date: 03/31,2020