

Insurance and Real Estate Committee JOINT FAVORABLE REPORT

Bill No.: SB-1004

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

Vote Date: 3/22/2021

Vote Action: Joint Favorable

PH Date: 3/9/2021

File No.:

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SPONSORS OF BILL:

Rep. Gary A. Turco, 27th Dist.
Sen. Catherine A. Osten, 19th Dist.
Sen. Martin M. Looney, 11th Dist.
Sen. James J. Maroney, 14th Dist.
Sen. Saud Anwar, 3rd Dist.

REASONS FOR BILL:

With the wellbeing of the children of Connecticut in mind, the goal of this bill is to allow any dependent children to maintain their insurance coverage from their parents until they turn twenty six years old or they receive coverage through an employer, whichever comes first.

RESPONSE FROM ADMINISTRATION/AGENCY:

Vannessa Dorantes, Commissioner, Department of Children and Families: The DCF makes some comments in regards to this bill. Currently, the expenses of the DCF with the foster care program higher education support are approximately \$25,000/year. The enactment of this bill could result in a significant unbudgeted cost. Therefore, if the bill requires DCF to provide financial assistance to young adults who attend college on or after the bill's effective date, the cost would be approximately \$6.7 million annually.

NATURE AND SOURCES OF SUPPORT:

Asia Yip, second-year pediatric dental resident at the University of Connecticut / Connecticut Children's Medical Center: Asia testified in support of this bill. Asia talks about a patient who was about to turn 18 and he had cavities in every single one of his teeth, his mother was worried because he would no longer have insurance once he turned 18 years old, and from Asia's point of view this is an unfair challenge. Dental coverage is part of a person's overall health and approving this bill would relieve a burden placed on emergency rooms relating to dental issues.

Victor Wang, pediatric dental provider: Victor testified in support of this bill. He mentions that in his residency time he saw people who came to the Emergency Room due to minor toothaches who could have been solved with regular dental care, these visits were both more costly to the patient and to the state.

Tiffany Valle-Bernabe, Dental Hygiene student at Tunxis Community College: Tiffany testified in support of this bill. Tiffany mentions how her own cousin was not able to afford dental care because of how expensive it was and because her part time teacher job did not offer dental insurance. Similarly, Tiffany herself states she did not receive dental insurance from her job and when she applied for Medicaid dental insurance, she “made too much money” and did not qualify. Especially in times of a global pandemic when so many Americans lost their jobs.

Gary Turco, CT State representative: Gary testified in support of this bill. Gary states that this is a vital service that will help save lives and prevent serious health conditions for the people of Connecticut. He also states that children are already covered under their parent’s insurance policies until the age of twenty-six under CT Law and the Federal Affordable Care Act. Once young people enter the workforce it is hard for them to secure a job who offers dental insurance coverage, and on its own, they are too expensive.

Hailee Statson, Dental provider: Hailee testified in support of this bill. Hailee speaks from experiences because she has not had dental insurance for the past 6 years and every procedure had to come fully from her pockets, being that she does not make much money as a part time worker. She also states that as a dental student she knows the future implications of allowing a cavity to grow and how much more problematic and costly that can be for the youth.

Lauren Spencer, American Dental Hygiene Association: Lauren testified in support of this bill. She poses a question that if children are allowed to stay under their parent’s health insurance until the age of 26 why not allow it for dental insurance as well? She states that dental health is crucial and in this period of one’s life, they cannot understand the serious consequences of not taking care of their dental health. She believes dental insurance should be on the same level as medical insurance.

Fatima Shah, Public Health student: Fatima testified in support of this bill. She states that minority communities are more likely to go without dental insurance and therefore have more issues in the future. She states that individuals without dental insurance are less likely to have dental appointments, so instead of preventing issues they are forced to go to emergency rooms and cause an increased cost to themselves and the state.

Senate Democrats, Connecticut General Assembly: The democrats testify in favor of this bill. They state how young adults are more likely to have dental issues than those over 34 years old, and cite many issues that may happen due to dental issues at a young age. They also believe that if under the Patient Protection and Affordable Care Act young adults can have health insurance under their parents until 26 years old, it only makes sense that the same should happen with dental insurance.

Jaclyn Scott, dental provider: Jaclyn testified in support of this bill. She talks about her own story trying to find a safe and yet good procedure she could get done since she had a big issue going on her teeth and was pregnant as well. She has come across people who willingly neglect their dental care due to the price. She also states that “This [bill] would help young people who are in a transitional period in their life to receive dental care while they are still becoming familiar [with] the importance of oral health.”

Alisha Savaria, Dental Hygiene Student: Alisha has testified in support of this bill. She mentions that many of her friends have had issues because at the age of 26 years old, that is when people are starting to get on their feet about dental hygiene. She also states that “This [bill] would help so many young adults who are just starting off on their careers as well as help them maintain their oral health and not fall off their regular dental cleaning schedule.”

Colleen Roy, Dental Hygiene student at Tunxis Community College: Colleen has testified in support of this bill. She states that she has been personally affected by being removed from her parent’s dental insurance early. She stated that her brother who has many health issues would need to pay \$600+ for a dental cleaning and monthly visits. She believes that oral health disparity is a big problem in the CT healthcare system.

Joann Reyes Rojas, Dental Hygiene Student: Joann has testified in support of this bill. She speaks from experience that by living on paycheck to paycheck she would often have to choose between a monthly treatment and food at her home. The work she got done was the best she could afford at the time but not the best for her, she now has to go through more procedures to fix old restorations.

Dr. Richard Riddle, practicing dentist in Connecticut: Richard testified in support of this bill. He says that over time, leaving school and landing a job with full healthcare benefits is very difficult, let alone dental benefits. Dental pain is the 3rd most often reason young adults go to the emergency room, this bill would help the state and the patient pay less by allowing them to stay under their parents dental insurance until the age of 26 years old.

Nicholas Pray, Pediatric Dentistry Resident: Nicholas has testified in support of this bill. He mentions the story of a friend of his who did not have the emergency dental insurance and had to get a root canal done, but because she did not have the money, she had to take out student loans to pay for her \$1000+ treatment.

Misty Peterson, Vice President of the American Dental Hygienists Association: Misty has testified in support of this bill. She mentions how during her years of experience, she has seen many young adults neglect dental care because of financial reasons. She states that young adults “not in a position to afford these extensive treatment plans” and that their emergency visits could be prevented by routine visits.

Roshedah Parkman, dental hygiene student at Tunxis Community College: Roshedah has testified in support of this bill. Roshedah states that the state did not inform people well enough in regards to dental care insurance and he believes people benefit more in the long run if they stay under their parent’s dental insurance for longer. He also states that untreated or badly treated dental issues can lead to greater issues in the future simply because they are not financially stable enough.

Paul Nwokeji, dental student at UCHC: Paul testified in support of this bill. He states that healthcare insurance is easier to get than dental insurance, which makes more people not have preventive care, leading to emergencies in the future. He believes we are not in a place to be cutting back necessities especially “looking at the state of Society recently.”

Dr. Brianna Muñoz, American Academy of Pediatric Dentistry (AAPD): Brianna testified in support of this bill. She believes patients aged 19-26 are the ones who most have issues and in her time in the emergency room many of them were due to dental issues and she remarks that not every hospital in Connecticut is able to hire a dentist. Without the proper staff to give proper treatment the problem is never solved but just remediated with more painkillers.

Mary Moran Boudreau, Dental Hygienist: Mary testified in support of this bill. She points out how oral health is yet another reason for the minority disparity in CT, how important it is for adults to have continuous dental care in the state and how much the whole dental insurance system is in fact underutilized by young adults in general.

Dr. John Mooney, practicing dentist in CT: John testified in support of this bill. He states that young adults are “gross under-utilizers of the dental care network” mostly due to a lack of insurance covering basic services. The reason why they mainly avoid dental care is due to cost, so they tend to end up in hospital emergency rooms when something happens.

Katherine Merrick, fourth year dual dental medicine and public health student: Katherine testified in support of this bill. She states that she is one of the 25 year olds who does not have dental insurance, and says that “over the past few years, I have drawn out the time between cleanings in order to save a few hundred dollars in student loans.” She says that everybody’s lives change a lot during young adulthood and this can impact dental health. She states that factors such as sugar consumption such as energy drinks, habits of smoking or vapings, etc are all part of the young adulthood of a person and all of them interfere with one’s health as a whole. Further, she points out how a smile can change one’s opportunity of getting a job by altering one’s appearance and again this is more predominantly seen in the young adulthood of people’s lives.

Alysia M. Mascolo, Dentist Practicing: Alysia has testified in support of this bill. She states that cost is the greatest barrier between young adults and dental care. She compares the growing cost to have teeth repaired to the cost of a month's worth of groceries or a car payment and the cost of replacing teeth can be as high as three to five month’s rent.

Marion C. Manski, American Dental Hygienists Association: Marion testified in support of this bill. He stated that this bill “would alleviate the gap in care and provide the continuity of dental care, decreasing their chances of dental diseases.” He brings many statistics saying that dental health is part of the overall health of a person and that poor appearance resulting from dental problems have much more complications than simply not looking nice. Further, he states that “\$45 billion in productivity is lost in the USA each year due to untreated oral diseases”

Dr. R.L Monty MacNeil, The Connecticut Oral Health Initiative (COHI) and The UConn School of Dental Medicine: Monty testified in support of this bill. He stated that dental issues not only cause pain but also affects a person’s ability to get a job. He also states that overall health is improved when dental health is improved.

Elaine Lindsley, dental hygiene student: Elaine testified in support of this bill. She stated how she can see firsthand with her friends how the monetary pressure is when they have to go to the dentist. She believes that extending the coverage until the age of 26 would be less expensive in the long run, especially if a person has an emergency and has to visit the emergency room due to some dental issue, which causes a person to not solve their issue and only prolong it.

Samantha Lew, Policy Analyst & Advocacy Specialist for Health Equity Solutions: Samantha testified in support of this bill. She stated that the continuing of care for young adults will help them until they are able to get individual coverage, also it “makes it more likely that young adults will seek preventative care and early treatment and avoid visiting emergency departments or requiring costly, avoidable interventions.” In addition this bill would allow for the health inequity to take one step towards equity.

Dr. N. Summer Lerch, practicing dentist in CT: Summer testified in support of this bill. She mentioned how the impacts of having dental issues can be detrimental to a person not only professionally but also psychologically. She mentions that her son is one of the very few in the state that have dental insurance covered and she does not agree with this inequity across the state.

Dr. Tam Le, practicing dentist: Tam testified in support of this bill. She stated that “Adults aged 21-34 have the highest rates of financial barriers to dental care, causing serious consequences for their health.” In addition she states that the impact does not end there, it also strongly impacts the economy of the state being that these people go to the emergency room with their issues, which costs more for the state and the patient.

Verdita Komonaj, Student Dental Hygienist: Verdita testified in support of this bill. Verdita speaks from her own experience of being on both sides of this issue. She understands she is not able to simply give everyone care for free but she also had recent issues with her teeth because by being a student and no longer having her parents dental insurance, she neglected yearly cleanings and ended up with a greater issue. She further mentions that a great part of our generation is going into graduate and undergraduate school, but our success needs proper support.

Christian Kallfelz: Christian testified in support of this bill. He believes there are many reasons for dental insurance to be allowed for people until they are 26 years old, the first being that it is part of one’s overall health. He mentions his sister, who having mental health issues also has many dental issues as well, and on top of that the doubt of how she was going to afford everything. Her self-esteem lowered and the symptoms of her mental illness returned, all because the insurance did not extend for the same amount of time overall health insurance extended for.

Joanie Jean, second year resident in the Pediatric Dentistry program at the University of Connecticut: Joanie testified in support of this bill. She mentions how she had a jaw condition that only got finally fixed when she was in her third year of college, a point where her parents were already piling up the bills since the insurance did not cover anything anymore. She states that young adults “face a situation where they lose coverage at a crucial time, and spend years without regular access to a dentist because they simply can’t afford it.”

Maria Jagodzinska, Dental Hygiene Student: Maria testified in support of this bill. She mentions her experience of simply being dropped out of her insurance and not being alerted of such, showing up to her orthodontist’s office and having to discontinue the treatment due to purely financial reasons.

Alexandra Holmstrom, Dental Hygiene Student at Tunxis Community College: Alexandra testified in support of this bill. She speaks from experience when she mentions that she was lucky that her first employment offered free cleanings and routine procedures for its employees. However, she also recognized that many of her friends were not as lucky and either discontinued regular visits to the dentist or just had to deal with the greater financial burden.

Allen Hindin, DDS, MPH: Allen testified in support of this bill. Allen points out how in this generation, parents worked really hard to establish a solid base for their children and now they are trying to build a future on their own. However, he states that dental insurance is health insurance and that the youth should have the right to receive this support.

Lisa Harris, Pediatric Dental Resident/Dental Provider: Lisa testified in support of this bill. She mentions a friend of hers who lost one of her molars at the age of 19 due to the fact that she could not

treat ongoing issues before they became more serious ones. Her ability to chew on that side of her mouth was severely compromised for the rest of her life.

Maria Jose Amaya Grote, Dental Hygiene Student for Tunxis Community College: Maria testified in support of this bill. She stated that this bill is needed because there is already a lack of dental insurance coverage in general, so the state should not let this bill go. She says this bill can help young adults prevent long term consequences from not having the ability to afford dental treatment at such an early age.

Rachel Green, Registered Dental Hygienist in the State of Connecticut: Rachel testified in support of this bill. She stated that from her experience the age this bill would cover are young adults who are in their early careers or college, both who are not in a comfortable financial condition. From that, usually when they return around their 30s, the procedures are more expensive and the damage has already been done.

Eric George, President of the Insurance Association of Connecticut (IAC): Eric testified in support of this bill and offered some comments to it. The comments are as follows:

- “SB 1004 would require certain group health insurance plans (namely those providing (i) basic hospital expense coverage, (ii) basic medical-surgical expense coverage, (iii) major medical expense coverage, (iv) accident only coverage, (v) limited benefit health coverage, (vi) hospital or medical service plan contract, (vii) hospital and medical coverage provided to subscribers of a health care center, and (viii) single service ancillary health coverage, including, but not limited to, dental, vision or prescription drug coverage) to cover dependent children to the policy anniversary date on or after the child turns 26. Certain IAC member insurance carriers provide such coverage and would be impacted by SB 1004.”
- “Currently, these insurance carriers provide Connecticut employers (and individuals with individual products) the *option* to cover dependent children to the end of the year that child turns 26. However, those employers and individuals that choose this option have higher rates than those that choose to cover dependent children to a younger age.”

Eric also states that this bill would take away the ability of groups of individuals to customize a dental or vision plan that best fits their needs.

Dr. David Fried, Practicing Dentist: Davis testified in support of this bill. He states that “In 2008, the legislature enacted laws to extend coverage to age 26 for medical insurance” and unfortunately dental and vision were not included. Oftentimes young adults refrain from consultations due to the amount of money they have to put in.

Rosana Ferraro, Universal Health Care Foundations of Connecticut: Rosana testified in support of this bill. She stated that this bill is not only spreading the awareness of the importance of preventive dental care but also spreading the benefits of the bill itself. They are in support because this bill has the goal of helping the young adults of Connecticut who are not able to afford dental treatments on their own, fully.

Kaylee DeRose, Dental Hygiene Student: Kaylee has testified in support of this bill. At the age of 17 she found out about a jaw issue she had, but she would lose all coverage in the following year, as she was never able to afford it. She still has this deviation in her jaw. Similarly, her sister needed braces

and was never able to get it to this day because the treatment would also extend past her two years of dental coverage.

Dr. Mimi DeLessio-Matta, President elect of the Connecticut State Dental Association: Mimi testified in support of this bill. He states that he had many patients who were in college and not able to take care of their dental health properly and it will have an effect in their future. Recently he had a patient who needed a root canal, which came in late because he already knew he would not be able to afford, as he was not able to afford a root canal, and in the end he had to extract the tooth.

Aurora Degollado DDS, Unionville CT, UConn Health: Aurora testified in support of this bill. As a dental health care provider she has had many patients who were young adults who neglected their dentist visits and put off them as well due to the costs. Many begin their work life with very low wages and dental health care is not cheap, and neither is a visit to the emergency room.

Pareesa Charmchi Goodwin, Executive Director of Connecticut Oral Health Initiative (COHI): Pareesa testified in support of this bill. She stated that “[c]ontinuous dental care is crucial for managing chronic health conditions such as diabetes” and that the costs can be easily avoided in the long run. In 2008 the CGA passed a public act that allowed for health insurance to be extended until the age of 26, but dental insurance never followed. In addition youth adults are going through times of transition and they are most likely not able to afford a full quality dental procedure if needed be.

Maria Cholewinski, President of American Dental Hygienists, Connecticut: Maria testified in support of this bill. She stated that dental health is part of overall health of a person, and when adults around their 30s reach out and are able to pay for insurance or the procedures, the damage is already done and harder/more expensive to fix. She stated that besides the health implications of having an issue on your mouth, there is also “social isolation, lower wages, and loss of self-esteem” that are frequently seen in young adults who are not able to get the treatment they need.

Amrita Chakraborty, Pediatric Dental resident with University of Connecticut: Amrita testified in support of this bill. She stated that in 2008, CT passed a bill that allowed for health insurance to be extended until the age of 26 years old for a person, though dental insurance was not included. By not being able to reach a specialist, youth adults resort to going to the Emergency room, resulting in less effective methods to fix their dental issues as well as in an increased amount of money wasted by the state and the patient.

Brittany Cassidy, Dental Provider and a member of the American Dental Hygienists Association: Brittany testified in support of this bill. She stated that a woman who was 24 years old needed some work done on her teeth but due to her insurance ending when she was 18, she was not able to fix it, also due to a lack of income. What could have been easily solved turned into many emergency room visits and a lot of pain and work. This did not need to have happened, has she been able to remain under her parents insurance for longer.

Jessica Bruce, First year pediatric dental resident at the University of Connecticut: Jessica testified in support of this bill. She stated that young adults are trying to be by themselves on their own for the first time and dental insurance should not be something they need to worry about. By passing this bill, Jessica believes that the many resources of an emergency room can be better distributed for issues that really need it.

Mary Boudreau, Dental Hygienist: Mary testified in support of this bill. She stated that dental hygiene is crucial for “managing health conditions such as heart and lung disease, diabetes, and birth

outcomes.” She also states how the disparity between white and minority people is very alarming and how this bill would level the group for people in disadvantage. As for the reasons people do not maintain continuous care for their oral health could be a very busy life in school and/or work, limited income, etc.

Lisa Tepper Bates, President & CEO of United Way of Connecticut: Lisa testified in support of this bill. She mentions the 2008 legislation passed by the CGA which allowed healthy young adults to remain under their parent’s health insurance until the age of 26, however, dental insurance was not included. She says that this gives the impression that oral health is not important, when in fact it can be helpful to manage “chronic health conditions such as diabetes.” She further states that "poor oral health also contributes to the cyclical nature of financial insecurity” which further exacerbates the inequalities of Connecticut.

Veronica Allevo, Full-time Dental Hygiene Student: Veronica testified in support of this bill. She speaks from experience saying that even though she was fortunate to have dental insurance through her parents and financial support, she also sees how impossible it is for a person to work and study and have to take another job or loans to be able to pay for dental treatment. These are the main causes young people refrain from dental appointments.

Emily Algarin, member of the American Dental Hygiene Associations: Emily testified in support of this bill. She stated that the main reason she sees adolescents do not pursue dental treatment is due to lack of insurance. She unfortunately sees more people getting teeth extracted than getting root canals because extractions are much cheaper. She talks about how a man was prescribed pain medication instead of antibiotics because he went to the emergency room and there was no one qualified there, and he died from the growing infection.

Dr. Uzma Adnan, Dental Provider, at the University of Connecticut Health Center: Uzma testified in support of this bill. Uzma stated that if continuous treatment starts when a person is younger, it is much easier to lead a life without greater issues, and overall much healthier life. Uzma also mentions how young children tend to not focus if something is bothering them, therefore dental treatment also would help children focus better. In addition to changes in diet and life habits, young adults are in a very delicate position to not have dental insurance.

NATURE AND SOURCES OF OPPOSITION:

None Expressed

Reported by: Gabriela Dos Santos

Date: April 5, 2021