



Testimony in Support of
House Bill 5971: An Act Extending The Period Children May Retain Dental Insurance Coverage
Under Their Parents' Insurance Policies
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February 7, 2017

Universal Health Care Foundation of Connecticut supports House Bill 5971: An Act Extending the Period Children May Retain Dental Insurance Coverage Under Their Parents' Insurance Policies.

We stand with the Connecticut Oral Health Initiative in supporting this bill.

Despite the fact that dental insurance is a separate plan from health plans, oral health is not separate from overall physical health. Like other aspects of physical health, prevention in oral health care, such as regular cleanings and check-ups, can prevent more expensive and acute care down the road. Ensuring that children can continue to access dental insurance, like medical insurance, through their parents' plan, aligns medical and oral health coverage, and ensures continuity of dental care.

As the Connecticut Oral Health Initiative points out in their factsheet (sources cited here):

- People tend to access dental services when they have dental coverage – and people who don't have dental benefits are three times more likely to go see a dentist if there's a problem, and skip critical preventive careⁱ.
- For uninsured 20-29 year olds, dental pain is the third most common reason that they visit an emergency roomⁱⁱ.
- Oral health is critical to overall health – it reduces conditions like diabetes and obesity, reduces the risk of premature and low birth weight babies, and helps keep adults working.

There is no one easy solution for making health care more affordable. There are many players, many stakeholders, and many factors affecting our health. Affordable health care requires a coordinated approach with interconnected measures. This is one such measure, allowing young people to continue to receive preventive and necessary dental services via their parents' insurance, up to age 26.

We have to remember that health care affordability isn't just about lowering costs in the larger system – it's also about consumers getting the high-quality health care they need at a price they can afford.

Universal Health Care Foundation of Connecticut's 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 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.

ⁱ See http://www.ada.org/en/~media/ADA/Publications/ADA%20News/Files/full_report

ⁱⁱ See <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4418214/>