

Testimony Supporting
Senate Bill No. 1048: An Act Concerning Dental and Health Care Reform
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Public Health Committee
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Senator Gerratana, Representative Ritter and members of the Public Health Committee:

I am testifying today on behalf of Connecticut Voices for Children, a research-based public education and advocacy organization that works statewide to promote the well-being of Connecticut's children, youth, and families. I am a Senior Policy Fellow, concentrating in policy analysis and advocacy related to Medicaid and HUSKY health insurance programs for low-income families and children.

I am testifying **in support of** Senate Bill 1048 *An Act Concerning Dental and Health Care Reform* which would require individual and group dental health insurers to provide coverage for young adults under their parents' policies. This expansion means that young adults up to the age of 26 will have access to dental care during a period of time when they are making the transition to adulthood and employment with health benefits of their own.

Adoption of this change will go a long way toward providing young adults with the same protections for their oral health that Connecticut and the federal government have extended to them for their medical needs. Since 2008, Connecticut has enabled parents to cover their young adult children on employer-sponsored insurance policies until age 26. Under the federal Affordable Care Act, this coverage option is now available nationwide, and includes self-insured employment-sponsored plans. Under the federal law young adults may stay on their parents' plan even if they are married or living out of state.

Although oral health has long been acknowledged as a critical component of overall health and well-being, many Connecticut residents lack access to affordable dental services. Among young adults, untreated oral health problems such as dental caries and tooth loss can have a significant impact on employment opportunities and self-esteem. Without health insurance coverage, dental care is largely unaffordable for many young adults, including those who are employed. The Connecticut Office of

Health Care Access reported that in 2006, 22 percent of young adults 19 to 29 were uninsured altogether, in large part because they are no longer eligible for coverage under their parents' policies.¹ Most of these uninsured young adults were working, but only 15 percent reported having access to employer-based coverage. Access to dental coverage is more limited. It is estimated that for every adult age 19 or older with medical insurance, there are three adults without dental coverage.²

Nationwide, six in ten low income adults are without dental insurance.³ However, nearly 65 percent of higher income adults have coverage, including often parents who have employer-based or individual coverage. Those with dental coverage are more likely to get a dental check-up and far less likely to go without needed care. For young adults who are just starting out in the world, dental insurance and dental care may be totally unaffordable.

The State of Connecticut can make certain that young adults have access to the same affordable dental care that their families purchased for them when they were growing up. Adoption of this bill will ensure that good oral health attained in childhood can be maintained during the transition to independence.

Thank you for this opportunity to testify in support of S.B. 1048.

¹ Connecticut Office of Health Care Access. *Overview of OHCA's 2006 Young Adults Survey*. March 2007.

(Available at http://www.ct.gov/ohca/lib/ohca/publications/2007/young_adults_survey_handout.pdf)

² U.S. Department of Health and Human Services. *National Call to Action to Promote Oral Health*. Rockville, MD: U.S. Department of Health and Human Services, Public Health Service, National Institutes of Health, National Institute of Dental and Craniofacial Research. NIH Publication No. 03-5303, Spring 2003. (Available at

<http://www.surgeongeneral.gov/topics/oralhealth/nationalcalltoaction.html#intro>)

³ Haley J, Kenney G, Pelletier J. *Access to affordable dental care: Gaps for low-income adults*. Kaiser Commission on Medicaid and the Uninsured, July 2008. In this report, low income is defined as income under 200% of the federal poverty level. (Available at <http://www.kff.org/medicaid/upload/7798.pdf>)