



Testimony in Support of H.B. 5374: An Act Concerning Dental Insurance Coverage

Sharon Langer, MEd, JD
Joint Committee on Public Health
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Senator Gerratana, Representative Ritter, and distinguished members of the Committee:

My name is Sharon Langer and I am currently the Acting Executive Director 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 here today to testify in support of H.B. 5374: An Act Concerning Dental Insurance Coverage. We applaud the Public Health Committee for recognizing and addressing this lingering gap in health insurance coverage for young adults. At a time when we as a nation and as a state have accomplished so much to increase access to physical and behavioral health care, we urge lawmakers to ensure that young adults have access to oral health care as well.

Background

Year after year, data from the US Census Bureau showed that young adults ages 19 to 25 were least likely of all age groups to be insured.¹ Connecticut was among the first states in the nation to address this problem in 2008 when parents were given the option to extend health insurance coverage for their children until the age of 26.² In 2010, the Affordable Care Act improved upon this policy by expanding health coverage to young adults who are living in- or out-of-state; who are unmarried or married; and those whose parents have private group, non-group or self-insured health insurance plans.³ This coverage is important for all young adults as they make the transition to full-time permanent employment with affordable health insurance benefits.

Even after full implementation of the Affordable Care Act in 2014, however, lack of dental insurance continues to be a problem for many Americans. While the number of persons who are uninsured for physical and behavioral health care has dropped dramatically since 2014, the number of those without dental insurance remains about twice as high.⁴ National data show that those who are uninsured for dental care are more likely to report cost as a significant barrier to getting care, even when they have oral health problems that need treatment.⁵

Under the Affordable Care Act, dental coverage is required as an essential health benefit for children and the cost is included in the calculation of affordability and tax subsidies. However, dental insurance coverage is optional for adults and not subsidized. Stand-alone dental benefit plans are excluded from the requirement to cover dependents up to age 26.⁶

In Connecticut, Access Health CT offers two stand-alone dental plans for adults, but both plans have lengthy waiting periods for even basic restorative services, unlimited out-of-pocket costs, and

relatively low annual benefit maximums.⁷ The premium amount for coverage cannot be determined in advance of enrolling and receiving confirmation of coverage. For any adult, the cost for this coverage is likely to be unaffordable; for young adults who are entering the workforce for the first time, dental insurance is essentially out of reach.

Conclusion

In Connecticut, we know that good oral health is essential to overall health and well-being for children and adults of all ages. We know that we have made considerable investments in good oral health for our children. We know that we can continue to lead the nation in ensuring that young adults are healthy, with access to dental insurance coverage and oral health care when they need it. H.B. 5374 is good public policy that will have a direct positive impact on Connecticut's families.

Thank you for this opportunity to testify in support of H.B. 5374.

Please feel free to reach out to me if you have questions or need additional information. I can be reached at:

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¹ Smith JC, Medalia C. Health Insurance Coverage in the United States: 2014. Current Population Reports. Washington, DC: US Census Bureau, September 2015. Note: This report and annual reports on insurance coverage since 2008 and earlier are available at: www.census.gov.

² P.A. 08-147 amended Conn. Gen. Stat. §38a-554, effective January 1, 2009.

³ Patient Protection and Affordable Care Act Title 1, Part A, Subpart II, Sec. 2714. Effective September 23, 2010.

⁴ Snyder A, Kanchinadam K. Health Affairs Blog: A check-up on dental coverage and the ACA. March 24, 2015. Available at: <http://healthaffairs.org/blot/2014/03/24/a-check-up-on-dental-coverage-and-the-aca>.

⁵ Center for Disease Control and Prevention National Center for Health Statistics. Oral health status and access to oral health care for U.S. adults aged 18-64: National Health Interview Survey, 2008. DHHS Publication No. (PHS) 2012-1581. Table 7. Vital and Health Statistics, 2012; series 10, No. 253; 17. Available at: http://www.cdc.gov/nchs/data/series/sr_10/sr10_253.pdf.

⁶ Brown & Brown Benefit Advisors. Health care reform: Does extension of coverage for adult children up to age 26 apply to dental and vision plans? Legislative brief. Available at: http://plansponsor.com/Does_the_PPACA_Apply_to_Dental_and_Vision_Plans.aspx.

⁷ Information on dental insurance coverage is available at Access Health CT (accesshealthct.com).