



## Testimony Supporting H.B. No. 5249, An Act Concerning Dental Insurance Coverage for Children, Stepchildren and Other Dependent Children

Samantha Lew, MSW  
Insurance and Real Estate Committee  
March 10<sup>th</sup>, 2020

Dear Senator Lesser, Representative Scanlon, Senator Hartley, Representative Dathan, and esteemed members of the Insurance and Real Estate Committee,

My name is Samantha Lew and I am testifying today on behalf of Health Equity Solutions, where I am the Policy Analyst and Advocacy Specialist. Health Equity Solutions is a nonprofit organization with a statewide focus on promoting policies, programs, and practices that result in equitable health care access, delivery, and outcomes for all people in Connecticut. Our vision is for every Connecticut resident to attain optimal health regardless of race, ethnicity, or socioeconomic status.

***We strongly urge the committee to support this proposal to allow children to retain dental insurance coverage under their parent's policy through age 26.*** This will provide continuity of care for young adults until they are able to assume individual coverage. Dental insurance coverage makes it more likely that young adults will seek preventative care and early treatment and avoid visiting emergency departments or requiring costly, avoidable interventions. With limited incomes and good health, young adults often go uninsured.<sup>1</sup>

According to the American Dental Association, over 40% of young adults reported feeling oral pain very often or occasionally. Further, 35% of young adults said they had difficulty biting and chewing and one-third of young adults said that they avoided smiling because of the condition of their teeth.<sup>2</sup> Oral health is vital to overall health and linked with heart disease, low birthweight, diabetes, and stroke.<sup>3</sup> As with other health conditions, disparities resulting from economic status and structural racism mean that people of color are more likely than white people to die from oral cancer and twice as likely to have untreated tooth decay. Oral health concerns are far from rare in our state. Of Connecticut's cities and towns, Hartford has the highest crude prevalence rate of tooth loss at 20.3%. Compared to neighboring communities, North Hartford has the highest total loss of teeth among adults at 36.6%.<sup>4</sup> According to 2016 data, 25-34 year old's and people identified as multiracial were the demographic groups least likely to have visited a dentist or dental clinic in the past year.<sup>5</sup>

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<sup>1</sup> Young Adults and the Affordable Care Act: Protecting Young Adults and Eliminating Burdens on Families and Businesses. (n.d.). Retrieved from [https://www.cms.gov/CCIIO/Resources/Files/adult\\_child\\_fact\\_sheet](https://www.cms.gov/CCIIO/Resources/Files/adult_child_fact_sheet).

<sup>2</sup> Oral Health and Well-Being in the United States. *American Dental Association Health Policy Institute*. Retrieved from: <https://www.ada.org/~/media/ADA/Science%20and%20Research/HPI/OralHealthWell-Being-StateFacts/US-Oral-Health-Well-Being.pdf?la=en>.

<sup>3</sup> Connecticut Department of Public Health. Healthy Connecticut 2020. Retrieved from: [https://portal.ct.gov/-/media/Departments-and-Agencies/DPH/dph/state\\_health\\_planning/SHA-SHIP/hct2020/hct2020statehlthassmt032514pdf.pdf?la=en](https://portal.ct.gov/-/media/Departments-and-Agencies/DPH/dph/state_health_planning/SHA-SHIP/hct2020/hct2020statehlthassmt032514pdf.pdf?la=en).

<sup>4</sup> Centers for Disease Control and Prevention, 500 Cities Project. Model-based estimates for all teeth lost among adults aged >=65 years – 2016

<sup>5</sup> Center for Disease and Prevention. Explore Oral Health Data by Location (2016). Retrieved from:

[https://nccd.cdc.gov/oralhealthdata/rdPage.aspx?rdReport=DOH\\_DATA.ExploreByLocation&rdProcessAction=&SaveFileGenerated=1&isLocation=09&rdICL-iclTopic=ADT&iclTopic\\_rdExpandedCollapsedHistory=&iclTopic=ADT&isYear=2016&hidLocation=09&hidTopic=ADT&hidYear=2016&irbShowFotnotes=Show&rdICL-iclIndicators=ADT1\\_1%2cADT1\\_3%2cADT1\\_4&iclIndicators\\_rdExpandedCollapsedHistory=&iclIndicators=ADT1\\_1%2cADT1\\_3%2cADT1\\_4&hidPreviouslySelectedIndicators=&DashboardColumnCount=2&rdShowElementHistory=&rdScrollX=0&rdScrollY=0&rdRnd=25479](https://nccd.cdc.gov/oralhealthdata/rdPage.aspx?rdReport=DOH_DATA.ExploreByLocation&rdProcessAction=&SaveFileGenerated=1&isLocation=09&rdICL-iclTopic=ADT&iclTopic_rdExpandedCollapsedHistory=&iclTopic=ADT&isYear=2016&hidLocation=09&hidTopic=ADT&hidYear=2016&irbShowFotnotes=Show&rdICL-iclIndicators=ADT1_1%2cADT1_3%2cADT1_4&iclIndicators_rdExpandedCollapsedHistory=&iclIndicators=ADT1_1%2cADT1_3%2cADT1_4&hidPreviouslySelectedIndicators=&DashboardColumnCount=2&rdShowElementHistory=&rdScrollX=0&rdScrollY=0&rdRnd=25479)

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Overall, health disparities persist in Connecticut and disparities in oral health are no exception. Allowing young adults to retain their parents' dental coverage in addition to the medical coverage that is already allowable, is a commonsense measure to increase access to preventive health care for young adults. H.B. 5249 furthers health equity by increasing the likelihood that young adults ages 19-26 will have dental coverage.

Thank you for the opportunity to testify in support of H.B. 5249. I can be reached with any questions at [slew@hesct.org](mailto:slew@hesct.org) or 860.937.6432.