



Testimony Supporting S.B. 1004, An Act Concerning Dental and Vision Insurance Coverage for Children, Stepchildren and Other Dependent Children

Samantha Lew, MSW
Insurance and Real Estate Committee
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Dear Senator Lesser, Representative Wood, Senator Anwar, Representative Comey, and esteemed members of the Insurance and Real Estate Committee,

My name is Samantha Lew and I am submitting this testimony on behalf of Health Equity Solutions, where I serve as the Policy Analyst & 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.¹

As with other inequities in health, disparities resulting from 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.² Oral health concerns are far from rare in our state. Of Connecticut's cities and towns, Hartford has the highest 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%.³ According to 2016 data, 25-34 year olds and people who identified as multiracial were the demographic groups least likely to have visited a dentist or dental clinic in the past year.⁴

Overall, health inequities persist in Connecticut and oral health is 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. S.B. 1004 furthers health equity by increasing the likelihood that young adults ages 19-26 will have dental coverage.

¹ 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.

² Connecticut Department of Public Health. Healthy Connecticut 2020. Retrieved from: https://portal.ct.gov/-/media/Departments-andAgencies/DPH/dph/state_health_planning/SHA-SHIP/hct2020/hct2020statehlthassmt032514pdf.pdf?la=en.

³ Centers for Disease Control and Prevention, 500 Cities Project. Model-based estimates for all teeth lost among adults aged >=65 years – 2016

⁴ 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-icITopic=ADT&icITopic_rdExpandedCollapsedHistory=&icITopic=ADT&isYear=2016&hidLocation=09&hidTopic=ADT&hidYear=2016&irbShowFotnotes=Show&rdICL-icIIndicators=ADT1_1%2cADT1_3%2cADT1_4&icIIndicators_rdExpandedCollapsedHistory=&icIIndicators=ADT1_1%2cADT1_3%2cADT1_4&hidPreviouslySelectedIndicators=&DashboardColumnCount=2&rdShowElementHistory=&rdScrollX=0&rdScrollY=0&rdRnd=25479



Thank you for the opportunity to testify in support of **S.B. 1004**. I can be reached with any questions at slew@hesct.org or 860.937.6432.