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TO THE HOUSE COMMITTEE ON FINANCE

TWENTY-SEVENTH LEGISLATURE  
Regular Session of 2013

Monday, April 1, 2013  
2 p.m.

**WRITTEN TESTIMONY ONLY**

**TESTIMONY ON SENATE BILL NO. 1240, S.D. 2, H.D. 1 – RELATING TO  
PEDIATRIC DENTAL HEALTH COVERAGE.**

TO THE HONORABLE SYLVIA LUKE, CHAIR, AND MEMBERS OF THE COMMITTEE:

My name is Gordon Ito, State Insurance Commissioner (“Commissioner”), testifying on behalf of the Department of Commerce and Consumer Affairs (“Department”). The Department takes no position on this bill and submits the following comments.

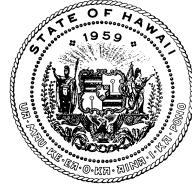
The purpose of this version of the bill is to add a new section to Hawaii Revised Statutes (“HRS”) chapter 435H, requiring the Hawaii health connector to provide information that pediatric dental coverage is required for all individuals under age 19, per the Patient Protection and Affordable Care Act.

Pediatric services are part of the essential health benefits under the federal Patient Protection and Affordable Care Act (“PPACA”). The Department is supportive of all children in Hawaii having pediatric dental benefits coverage.

We thank the Committee for the opportunity to present testimony on this matter.

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In reply, please refer to:  
File:

**House Committee on Finance**

**S.B. 1240, SD 2, HD1, RELATING PEDIATRIC DENTAL HEALTH COVERAGE**

**Testimony of Loretta J. Fuddy, A.C.S.W., M.P.H.  
Director of Health**

**April 1, 2013**

1 **Department’s Position:** The Department of Health appreciates the opportunity to provide comment on  
2 this measure to ensure dental health coverage for children.

3 **Fiscal Implications:** None for the Department of Health

4 **Purpose and Justification:** Dental health coverage is an important component to promote access to  
5 basic care. Lack of basic dental care has severe consequences for children. Dental caries are the most  
6 common chronic health problem in children 5 to 17 years. If untreated, dental decay can cause  
7 unnecessary pain and infection that can compromise a child's ability to eat well. This can result in  
8 absence from and inability to concentrate in school, early tooth loss that impairs speech development,  
9 failure to thrive and reduced self-esteem. Poor dental health has a serious impact on children’s readiness  
10 for school and ability to succeed in the classroom. Research shows that children who do not receive  
11 needed dental care miss a significant number of school days, use emergency room services more often  
12 and face worsened job prospects as adults compared with their peers who do receive care.  
13 Children are an excellent target for extensive preventive strategies since early dental disease is reversible  
14 and treatment can prevent progression to advanced, more painful and destructive disease.

1 Medical insurance is a strong predictor of access to dental care, thus ensuring all children in Hawaii  
2 have access to dental insurance coverage is an important strategy to improve the oral health of children.  
3 While Hawaii reports relatively high rates of medical insurance coverage for children (96.2%, National  
4 Survey of Children's Health 2010), dental insurance coverage may be lower. Children's dental health is  
5 a wise investment.

6 Thank you for the opportunity to provide comment on this measure.