

To: Delaware General Assembly

From: Developmental Disabilities Council

Date: April 21, 2009

RE: S.B. No. 65 (Child with Disability Access to Dental Services)

The Developmental Disabilities Council **strongly endorses** S.B. No. 65 Child with Disability Access to Dental Services.

As background, children with severe disabilities covered by private health insurance are often unable to obtain in-network services given the lack of in-network dentists willing and able to treat them. This bill requires private health insurers regulated by the Delaware Insurance Commissioner to pay non-network dentists who treat such children the higher of negotiated compensation or reasonable and customary compensation. The out-of-network dentist could not balance bill the insured after accepting the insurer's payment. Large employer-based dental plans would be required to include evidence in their application of the capacity to provide dental services and adequate reimbursement for services to children with a severe disability.

This bill significantly impacts the health and welfare of children with severe disabilities. It is clearly documented in health literature that if you do not get good oral health care there will be a negative impact on your overall health. It is also clear that when children's oral health is not positively impacted there will be a much greater negative impact physically and financially in the teen and young adult years and into the older adult years. It is sound public policy to provide appropriate oral care for children with severe disabilities.

Should you have any questions regarding our comments please contact our office at 739-3333.