



**Sponsor Testimony Regarding H. B. No. 336 prohibit denial of dental claim based on age of the patient, before the House Insurance Committee
April 10th, 2024**

Thank you Chair Lampton, vice chair Barhorst, and Ranking Member Miranda. We appreciate your taking the time to let us discuss this important piece of legislation.

I also want to thank my friend and joint sponsor Representative Schmidt for her leadership on this issue and as a fierce advocate for older Ohioans.

HB 336 is simple.

It would prohibit insurance companies from denying a dental claim simply based on the age of the patient.

I was approached by dentists who were concerned that young patients were being denied claims because of the age – out of hand – regardless of the procedure.

I cannot imagine a child having to study, sit in a classroom, play a sport, or simply just be a kid when they have a painful – and perhaps dangerous – tooth.

Under current practice, dental services for children and pre-teens are not always reimbursed.

Dental work is often performed to reduce pain, in addition to long term health concerns. When dental work is not performed simply because a person has been deemed too young the patient is stuck with a painful and potentially dangerous dental issue.

This can impact their overall health, their ability to be a successful student, and longer-term dental issues.

But it is not just young people who can be denied, Representative Schmidt knows all too well.

Imagine you, or a family member, living at home or in an assisted care facility or even a nursing home with an abscessed tooth.

Your dentist prescribes a number of care options but most, if not all, are not covered because of your advanced age.

So, you are stuck with spending a tremendous amount of money out of pocket or letting the insurance company determine the standard of care.

A blanket policy of prohibiting coverage based solely on age means your golden years are spent suffering significant dental pain or, jeopardizing your financial security because your insurance, that you are entitled to, will not cover something as simple – and potentially dangerous as an infected tooth.

Insurers would still have the ability to deny certain claims for dental care, but they would not have the ability to prohibit dental care based solely on a patient's age.

My joint sponsor and I would be happy to answer any questions.

Thank you.