



**Written Testimony of Jess Maurer on Behalf of
The Maine Council on Aging
To Joint Standing Committee on Health Coverage,
Insurance & Financial Services**

**In Favor of LD 519 – An Act to Expand Adult Dental
Health Insurance Coverage**

Submitted in Writing on February 20, 2019

Senator Sanborn, Representative Tepler and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services:

My name is Jess Maurer and I'm the Executive Director of the Maine Council on Aging (MCOA). The MCOA is a broad, multidisciplinary network of more than 75 organizations, businesses and older community members working to ensure we can all live healthy, engaged and secure lives with choices and opportunities as we age at home and in community settings. I am writing in support of LD 519.

In order for us to live healthy lives, long into older age, we must have access to preventative health care services, including oral health services. Preventative care ensures we don't develop diseases and serious, more costly, health problems that are avoidable. It's well documented that oral health impacts health in many ways and that there is a correlation between poor oral health and increased rates of diabetes, stroke and heart disease. Poor oral health can also impact mental health, the immune system and medication efficacy.

Lack of dental insurance is a major access barrier to dental care for older adults – nearly 70% of older Americans currently have no form of dental insurance. Medicare does not currently provide preventative dental coverage. Older people may gain access to dental services through Medicare Advantage Plans or Medigap Plans, but these can be too expensive for low income older Mainers to afford.

As MaineCare is the dominant payer of long term supports and services (LTSS) in Maine, and the expenditures are a significant portion of all MaineCare spending on adults, it only makes good sense that MaineCare benefits should include lower cost preventative services that will reduce the need for higher cost health care, home care and facility-based care services. In short, besides being the right thing to do, helping older people stay healthy through preventative services helps reduce the overall cost of care.

It's time we included dental services as part of the MaineCare benefit. Thank you.