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TESTIMONY ON SB#/0120- POSITION: FAVORABLE

Health Insurance - Required Benefits for Dental Preventive Care - Frequency Limitation Interval (Healthy Moms and Family Smiles Act)

TO: Chair Beidle, Vice Chair Hayes, and members of the Finance Committee
FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#/0120, **Health Insurance - Required Benefits for Dental Preventive Care - Frequency Limitation Interval (Healthy Moms and Family Smiles Act)**

The Natural Smiles dental practice explains *How Regular Dental Checkups Can Improve Your Health*¹

One of the key reasons **how regular dental checkups can improve your health** is that they allow for the early detection of dental problems. During a routine checkup, your dentist can identify issues like cavities, gum disease, or oral infections that may not yet be causing pain or discomfort. Early detection allows for prompt treatment, preventing these conditions from becoming more severe or leading to other health problems.

For example, untreated cavities can lead to tooth abscesses, which are painful and can result in the loss of the teeth if not addressed. By catching these problems early, you avoid the need for extensive and costly treatments later.

This bill is how the state of Maryland can better protect the dental health of its residents. It will do that by shortening, from 120 to 90, the maximum interval of days that certain carriers may impose as a frequency limitation on dental preventive care; and applying the Act to all policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or after January 1, 2027.

It is better to have prevention than post detection and expensive treatment. Early detection is enhanced by more frequent visits to dentists.

I respectfully urge this committee to return a favorable report on SB#/0120.

¹ <https://www.naturalsmilestn.com/post/how-regular-dental-checkups-can-improve-your-health>