

June 22, 2011

The Honorable Cynthia O'Donnell, Chair and  
Members of the Group Insurance Board  
c/o Cindy Gilles, Board Liaison  
Department of Employee Trust Funds  
PO Box 7931  
Madison, WI 53707-7931

Dear Chair O'Donnell and Members of the Board:

On behalf of The Momentum Dental HMO plan and our provider network which includes all doctors at Dental Health Associates of Madison, we want to express our strong support for continued access to high-quality, affordable dental insurance.

We understand that the Group Insurance Board will meet on June 28th to address the requirements of Act 10 as it relates to 2012 Benefit Options. *We strongly urge the Board to NOT achieve the 5% reduction in the 2012 estimated premium by reducing or eliminating dental benefits.* Instead, we hope the Board will consider the health and wellness of the recipients and our state's financial stability by achieving the mandated reduction through increased co-pays and deductibles.

We advocate for this approach based on the following:

- This would eliminate a health benefit that is enjoyed by many employees in the private sector, contrary to other changes that are being considered to make state employees more closely match private sector benefits.
- Dental insurance is the third most requested benefit after major medical and retirement benefits.
- Many patients are in ongoing care, including orthodontics for children, with a commitment to completing care and it would be very disruptive to interrupt treatment due to a loss of benefits.
- Rate increases for dentistry typically reflect CPI inflation, so there is not a large future increase in these costs.

-continued-

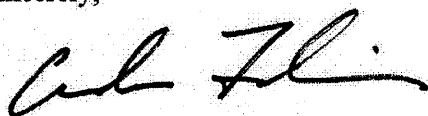
- Oral health care needs to be a priority. Left untreated it can lead to serious health consequences--tooth loss, infection, damage to bone or nerve. Infection from an abscessed tooth can spread to other parts of the body and, ultimately, may even lead to death. Clearly, oral health is just as important as non-oral health. {Access to Dental Care/Oral Health Care, Bryson Pegson (February 23, 2011)}
- Oral health can be affected by or contribute to various diseases and oral conditions, including: endocarditis, cardiovascular disease, pregnancy and low birth weight babies, diabetes, HIV/AIDS, osteoporosis, and Alzheimers disease. For example, periodontal disease is linked to heart disease, and is generally asymptomatic until it is extremely advanced, so dental screenings are the only way to catch it early and prevent it.
- Oral health issues affect the most vulnerable—children and pregnant women. Cavities are the most prevalent chronic disease in childhood. The American Pregnancy Association recommends preventative dental during pregnancy to avoid oral infections such as gum disease, which has been linked to preterm birth.

These are all significant reasons why preventative dental care is important, but from the state's perspective it's simple--it will save money. Here's why: when people do not have dental insurance, they do not get regular dental checkups. This neglect leads to serious dental and health issues, which cost significantly more than the regular checkups. These serious health issues also cost employers in absenteeism and decreased productivity. Over seven million days of work are missed each year due to oral health issues and is one of the leading causes for children to miss school.

The elimination of dental benefits would have a serious impact on Momentum Insurance Plan—because our sole focus is dental insurance. Along with our provider, Dental Health Associates, we strive for increased access to affordable, high-quality dental insurance coverage and are continually working to provide the best variety of dental plan choices.

We appreciate your consideration of our request and would be pleased to provide additional information for you, the Board and the Department as needed.

Sincerely,



Andy Fabian  
President  
Momentum Insurance Plans