



HOUSE BILL 140: Dental Plans Provider Contracts/Transparency.

2017-2018 General Assembly

Committee:		Date:	August 31, 2017
Introduced by:		Prepared by:	Jason Moran-Bates Staff Attorney
Analysis of:	S.L. 2017-205		

OVERVIEW: *S.L. 2017-205 makes entities that write stand-alone dental insurance subject to the disclosure and notification provisions for fee schedules, reimbursement policies, and claim submission policies contained in G.S. 58-3-227. It clarifies that "household property" for the purposes of single interest credit property insurance includes household furniture, furnishings, appliances, and other personal property of a debtor, not including an automobile. It also requires credit insurance rate standards to be set every third year beginning January 1, 2018.*

This bill was vetoed by the Governor on July 27, 2017. The veto was overridden on August 30, 2017. This act becomes effective October 1, 2017.

CURRENT LAW: Under G.S. 58-3-227, insurers are required to disclose to medical providers the insurer's fee schedules for the 30 most commonly billed procedures for that class of medical provider. Insurers must also provide information on additional fees, at least once a year, if requested to do so by a medical provider. Information on an insurer's reimbursement and claim submission policies must be disclosed to medical providers as well. If an insurer makes any changes to the fee schedules or reimbursement and claim submission policies, it must provide notice to medical providers at least 30 days in advance. Proposed changes that do not increase fees, expand health benefit plan coverage, or affect patient safety considerations do not require advance notice.

Insurers that write stand-alone dental insurance are exempt from the disclosure and notice requirements of G.S. 58-3-227.

BILL ANALYSIS: S.L. 2017-205 removes the exemption in G.S. 58-3-227 for entities that write stand-alone dental insurance and apply the disclosure and notice requirements of G.S. 58-3-227 to those insurers. It clarifies that "household property" for the purposes of single interest credit property insurance includes household furniture, furnishings, appliances, and other personal property of a debtor, not including an automobile. It also requires credit insurance rate standards to be set every third year beginning January 1, 2018.

EFFECTIVE DATE: This act becomes effective October 1, 2017.

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Director



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