



# SENATE BILL 252: Dental Bill of Rights.

2019-2020 General Assembly

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| <b>Committee:</b>     | Senate Commerce and Insurance. If favorable, re-refer to Rules and Operations of the Senate | <b>Date:</b>        | May 6, 2019                   |
| <b>Introduced by:</b> | Sen. J. Davis   | <b>Prepared by:</b> | Jeremy Ray*<br>Staff Attorney |
| <b>Analysis of:</b>   | Second Edition  |                     |                               |

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**OVERVIEW:** *Senate Bill 252 would amend the methods of claims payment for dental services, add requirements for third party access to dental provider network contracts, and include dental plans for purposes of coverage determinations.*

## **BILL ANALYSIS:**

*Methods of Claims Payment.* The bill restricts the agreement between an insurer and a provider of dental services from accepting credit card payments as the only payment method for dental services.

*Third Party Access to Dental Provider Network Contracts.* The bill defines provider network contract, insurer and third party. It allows an insurer to grant third party access to its provider network contract if (i) the insurer allows any provider who is part of the carrier's provider network to choose not to participate in third party access, (ii) the insurer identifies all third parties with granted access, and (iii) the accessing third party complies with the provider network contract terms.

*Coverage Determinations.* The bill prohibits an insurer from subsequently retracting its coverage determination for a dental plan after the services or supplies have been provided. The bill defines pretreatment estimate and clarifies it is not a coverage determination.

**EFFECTIVE DATE:** This act is effective January 1, 2020, and applies to health benefit contracts issued, renewed, or amended on or after that date.

*\*Jessica Boney, Staff Attorney with the Legislative Analysis Division, substantially contributed to this summary.*

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