



SENATE BILL 252: Dental Bill of Rights.

2019-2020 General Assembly

Committee:		Date:	January 6, 2020
Introduced by:		Prepared by:	Jessica Boney Staff Attorney
Analysis of:	S.L. 2019-26		

OVERVIEW: *S.L. 2019-26 amends the methods of claims payment for dental services, adds requirements for third party access to dental provider network contracts, and includes dental plans for purposes of coverage determinations.*

This act became effective January 1, 2020, and applies to health benefit contracts issued, renewed, or amended on or after that date.

BILL ANALYSIS:

Methods of Claims Payment. The act 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 act defines each of the following: (i) provider network contract, (ii) insurer, and (iii) third party. It allows an insurer to grant third party access to its provider network contract if all of the following are met:

- The insurer allows any provider who is part of the carrier's provider network to choose not to participate in third party access.
- The insurer identifies all third parties with granted access on its website.
- The accessing third party complies with the provider network contract terms.

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

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

Karen Cochrane-Brown
Director



Legislative Analysis
Division
919-733-2578