



128th MAINE LEGISLATURE

FIRST REGULAR SESSION-2017

Legislative Document

No. 900

S.P. 302

In Senate, March 7, 2017

An Act Regarding Insurance Coverage of Certain Dental Services

Reference to the Committee on Insurance and Financial Services suggested and ordered printed.

A handwritten signature in cursive script that reads "Heather J.R. Priest".

HEATHER J.R. PRIEST
Secretary of the Senate

Presented by Senator CUSHING of Penobscot.
Cosponsored by Representative MALABY of Hancock and
Senator: WOODSOME of York, Representatives: KINNEY of Knox, PICKETT of Dixfield.

1 **Be it enacted by the People of the State of Maine as follows:**

2 **Sec. 1. 24 MRSA §2317-B, sub-§12-I** is enacted to read:

3 **12-I. Title 24-A, sections 2770, 2847-V and 4260.** Limits on fees for dental
4 services, Title 24-A, sections 2770, 2847-V and 4260;

5 **Sec. 2. 24-A MRSA §2770** is enacted to read:

6 **§2770. Limits on fees for dental services**

7 An insurer that issues individual dental insurance or health insurance that includes
8 coverage for dental services may not restrict, limit or otherwise control a fee that a dentist
9 charges a patient for services not covered by the patient's policy or contract or the portion
10 of a total fee for a covered service that exceeds the amount covered by the patient's policy
11 or contract.

12 **Sec. 3. 24-A MRSA §2847-V** is enacted to read:

13 **§2847-V. Limits on fees for dental services**

14 An insurer that issues group dental insurance or health insurance that includes
15 coverage for dental services may not restrict, limit or otherwise control a fee that a dentist
16 charges a patient for services not covered by the patient's policy or contract or the portion
17 of a total fee for a covered service that exceeds the amount covered by the patient's policy
18 or contract.

19 **Sec. 4. 24-A MRSA §4260** is enacted to read:

20 **§4260. Limits on fees for dental services**

21 All individual and group health maintenance organization contracts that include
22 coverage for dental services may not restrict, limit or otherwise control a fee that a dentist
23 charges a patient for services not covered by the patient's policy or contract or the portion
24 of a total fee for a covered service that exceeds the amount covered by the patient's policy
25 or contract.

26 **Sec. 5. Application.** The requirements of this Act apply to all policies, contracts
27 and certificates executed, delivered, issued for delivery, continued or renewed in this
28 State on or after January 1, 2018. For purposes of this Act, all contracts are deemed to be
29 renewed no later than the next yearly anniversary of the contract date.

30 **SUMMARY**

31 This bill prevents insurers and health maintenance organizations offering individual
32 and group coverage from limiting dental fees that are not covered by the insurer or the
33 portion of a dental fee that exceeds the amount covered. The provision applies to all
34 individual and group health insurance policies, contracts and certificates issued or
35 renewed on or after January 1, 2018.