C3 8lr3107

By: Delegate Wivell

Introduced and read first time: February 9, 2018 Assigned to: Health and Government Operations

## A BILL ENTITLED

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## Health Insurance – Dental Preventive Care – Coverage

- FOR the purpose of altering a certain prohibition on a carrier imposing a certain frequency limitation on dental preventive care; providing for a delayed effective date; providing
- 5 for the application of this Act; and generally relating to coverage for dental
- 6 preventive care under health insurance.
- 7 BY repealing and reenacting, with amendments,
- 8 Article Insurance
- 9 Section 15–135.1
- 10 Annotated Code of Maryland
- 11 (2017 Replacement Volume)
- 12 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
- 13 That the Laws of Maryland read as follows:

## 14 Article – Insurance

- 15 15–135.1.
- 16 (a) (1) In this section the following words have the meanings indicated.
- 17 (2) "Carrier" means an insurer, nonprofit health service plan, health 18 maintenance organization, or dental plan organization that provides dental benefits on an
- 19 expense-incurred basis under policies or contracts issued or delivered in the State.
- 20 (3) "Dental preventive care" means a preventive dental visit, screening, 21 oral examination, teeth cleaning (prophylaxis), fluoride treatment, or routine preventive 22 service that is a covered benefit under a policy or contract issued or delivered by a carrier.
- 23 (b) If benefits for dental preventive care are available and all other requirements



- 1 for the coverage of dental preventive care are met, a carrier shall provide coverage for dental preventive care:
- 3 (1) at any time during the plan year for a policy or contract that provides 4 coverage for dental preventive care once during the plan year; or
- 5 (2) subject to subsection (c) of this section, in accordance with any 6 frequency limitation for a policy or contract that provides coverage for dental preventive 7 care more than once during the plan year.
- 8 (c) A carrier may not impose a frequency limitation on dental preventive care that 9 requires the dental preventive care to be provided at an interval greater than [120] **180** 10 days during a plan year.
- 11 (d) This section may not be construed to require coverage for a service not 12 otherwise required by law.
- SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all policies, contracts, and dental benefit plans issued, delivered, or renewed in the State on or after January 1, 2019.
- SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect January 1, 2019.