

Department of Legislative Services
Maryland General Assembly
2018 Session

FISCAL AND POLICY NOTE
First Reader

House Bill 1512 (Delegate Wivell)
Health and Government Operations

Health Insurance - Dental Preventive Care - Coverage

This bill permits insurers, nonprofit health service plans, health maintenance organizations, and dental plan organizations (carriers) to impose a frequency limitation that requires dental preventive care be provided at an interval of up to *180* days during a plan year. **The bill takes effect January 1, 2019, and applies to all policies, contracts, and dental benefit plans issued, delivered, or renewed in the State on or after that date.**

Fiscal Summary

State Effect: Minimal increase in special fund revenues for the Maryland Insurance Administration from the \$125 rate and form filing fee in FY 2019. Review of filings can likely be handled with existing resources. No effect on the State Employee and Retiree Health and Welfare Benefits Program.

Local Effect: The bill is not anticipated to have a material impact on local government finances.

Small Business Effect: Minimal.

Analysis

Current Law/Background: “Dental preventive care” means a preventive dental visit, screening, oral examination, teeth cleaning, fluoride treatment, or routine preventive service that is a covered benefit under a policy or contract issued or delivered by a carrier.

A carrier that provides dental benefits on an expense-incurred basis may not impose a frequency limitation that requires such care be provided at an interval greater than *120* days

during a plan year. Thus, a carrier may require that dental preventive care be limited to no more than once every four months. Under the bill, such care may be limited to once every six months.

The Department of Budget and Management advises that, although not subject to the bill's requirements, the two dental plans under the State Employee and Retiree Health and Welfare Benefits Program permit two preventive dental visits per plan year with no frequency limitation interval.

Additional Information

Prior Introductions: None.

Cross File: None.

Information Source(s): Department of Budget and Management; Maryland Department of Health; Maryland Health Benefit Exchange; Maryland Insurance Administration; Department of Legislative Services

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