

# SENATE BILL 120

J5, J4

6lr1489

(PRE-FILED)

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By: Senator Ellis

Requested: October 30, 2025

Introduced and read first time: January 14, 2026

Assigned to: Finance

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## A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Required Benefits for Dental Preventive Care – Frequency**  
3 **Limitation Interval**  
4 **(Healthy Moms and Family Smiles Act)**

5 FOR the purpose of shortening the maximum interval of days that certain carriers may  
6 impose as a frequency limitation on dental preventive care; and generally relating to  
7 benefits for dental preventive care.

8 BY repealing and reenacting, with amendments,  
9 Article – Insurance  
10 Section 15–135.1  
11 Annotated Code of Maryland  
12 (2017 Replacement Volume and 2025 Supplement)

13 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
14 That the Laws of Maryland read as follows:

15 **Article – Insurance**

16 15–135.1.

17 (a) (1) In this section the following words have the meanings indicated.

18 (2) “Carrier” means an insurer, nonprofit health service plan, health  
19 maintenance organization, or dental plan organization that provides dental benefits on an  
20 expense–incurred basis under policies or contracts issued or delivered in the State.

21 (3) “Dental preventive care” means a preventive dental visit, screening,  
22 oral examination, teeth cleaning (prophylaxis), fluoride treatment, or routine preventive  
23 service that is a covered benefit under a policy or contract issued or delivered by a carrier.

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



(2) subject to subsection (c) of this section, in accordance with any frequency limitation for a policy or contract that provides coverage for dental preventive care more than once during the plan year.

12 (d) This section may not be construed to require coverage for a service not  
13 otherwise required by law.

14 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all  
15 policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or  
16 after January 1, 2027.

17 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect  
18 January 1, 2027.