1	L.D. 441
2	Date: (Filing No. H-
3	HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES
4	Reproduced and distributed under the direction of the Clerk of the House.
5	STATE OF MAINE
6	HOUSE OF REPRESENTATIVES
7	130TH LEGISLATURE
8	SECOND REGULAR SESSION
9 10	COMMITTEE AMENDMENT " " to H.P. 317, L.D. 441, "An Act To Expand Adult Dental Health Insurance Coverage"
11 12	Amend the bill by striking out everything after the enacting clause and inserting the following:
13	'PART A
14 15	Sec. A-1. 24 MRSA §2317-B, sub-§22, as amended by PL 2019, c. 605, §3, is further amended to read:
16 17	22. Title 24-A, section 4320-M. Coverage for abortion services, Title 24-A, section 4320-M; and
18 19	Sec. A-2. 24 MRSA §2317-B, sub-§23, as enacted by PL 2019, c. 605, §4, is amended to read:
20 21 22	23. Title 24-A, sections 2766-A and 2847-W. The prohibition on a dental benefit waiting period for persons under 19 years of age, Title 24-A, sections 2766-A and 2847-Wand
23	Sec. A-3. 24 MRSA §2317-B, sub-§24 is enacted to read:
24 25	24. Title 24-A , section 4320-R . Coverage for comprehensive dental services, Title 24-A , section 4320-R .
26	Sec. A-4. 24-A MRSA §4320-R is enacted to read:
27	§4320-R. Coverage for comprehensive dental services
28 29	1. Definition. As used in this section, unless the context otherwise indicates "comprehensive dental services" means the following dental services:
30 31	A. Acute surgical care directly related to an accident where traumatic injury has occurred;
32 33	B. Oral surgical and related medical procedures not involving the dentition and gingiva;

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problems encountered by consumers;

information, referrals or other assistance;

insurance coverage;

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1	C. Extraction of teeth that are severely decayed and pose a serious threat of infection
2	during a major surgical procedure of the cardiovascular system or the skeletal system
3	or during radiation therapy for a malignant tumor;
4	D. Treatment necessary to relieve pain, eliminate infection or prevent imminent tooth
5	loss;
6	E. Full and partial dentures; and
7	F. Other comprehensive preventive, diagnostic and restorative dental services to
8	maintain good oral and overall health, prevent disease and restore oral structures to
9	health and function.
10	2. Required coverage. A carrier offering a health plan in this State shall provide
11	coverage for comprehensive dental services.
12	3. No cost sharing permitted. Notwithstanding any provision of law to the contrary,
13	a health plan may not apply a copayment, deductible, coinsurance or other cost-sharing
14	requirement for comprehensive dental services covered by this section.
15	4. Coordination of benefits with dental insurance. If an enrollee eligible for
16	coverage under this section is also eligible for coverage under a dental insurance policy or
17	contract, the insurer providing dental insurance is the primary payer responsible for charges
18	under subsection 2 and the carrier is the secondary payer.
19	Sec. A-5. Application. The requirements of this Part apply to all policies, contracts
20	and certificates executed, delivered, issued for delivery, continued or renewed in this State
21	on or after January 1, 2023. For purposes of this Part, all contracts are deemed to be
22	renewed no later than the next yearly anniversary of the contract date.
23	PART B
24	Sec. B-1. 24-A MRSA §4326, sub-§2, as enacted by PL 2019, c. 522, §1, is
25	amended to read:
26	2. Consumer assistance program services. The services provided by the consumer
27	assistance program may include:
28	A. Assisting consumers with filing complaints and appeals with a group health plan,
29	health insurance carrier or independent review organization and providing information
30	about the internal and external appeal and grievance processes of a group health plan,
31	health insurance carrier or independent review organization;
32	B. Collecting, tracking and quantifying inquiries regarding health insurance and

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36B of the United States Internal Revenue Code of 1986, as amended; and

C. Educating consumers on their rights and responsibilities with respect to health

D. Assisting consumers with obtaining health insurance coverage, including access to coverage for comprehensive dental services required by section 4320-R, by providing

E. Assisting with obtaining federal health insurance premium tax credits under Section

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1 2 3	F. Providing information to the public about the services of the consumer assistance program through a comprehensive outreach program and a toll-free telephone numberand
4 5 6 7	G. Providing information to the public about access to comprehensive dental services through health insurance coverage required by section 4320-R or through the MaineCare program, including information about dental providers providing those services.
8	Sec. B-2. Transfers from available fiscal year 2022-23 Department o
9 10 11 12 13 14	Professional and Financial Regulation, Other Special Revenue Funds balances to the Department of the Attorney General. Notwithstanding any provision of law to the contrary, on October 1, 2022, the State Controller shall transfer \$55,000 from available balances in the Bureau of Insurance, Other Special Revenue Funds account within the Department of Professional and Financial Regulation to the Department of the Attorney General.
15 16	Sec. B-3. Appropriations and allocations. The following appropriations and allocations are made.
17	ATTORNEY GENERAL, DEPARTMENT OF THE
18	Administration - Attorney General 0310
19 20 21	Initiative: Provides an allocation to the Attorney General for the additional costs of adding dental services to its contract with a designated, nonprofit and independent health insurance consumer assistance entity to operate the Health Insurance Consumer Assistance Program
22 23 24	OTHER SPECIAL REVENUE FUNDS 2021-22 2022-23 All Other \$0 \$55,000
24 25 26	OTHER SPECIAL REVENUE FUNDS TOTAL \$0 \$55,000
27 28	Amend the bill by relettering or renumbering any nonconsecutive Part letter or section number to read consecutively.
29	SUMMARY
30	This amendment is the minority report of the committee and replaces the bill.
31 32 33 34 35	Part A of the amendment requires health insurance carriers to provide coverage fo comprehensive dental services and prohibits a carrier from applying any cost-sharing requirement to those services. The definition of "comprehensive dental services" is aligned with the definition under the MaineCare program. Part A applies to policies and contract issued or renewed on or after January 1, 2023.

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Part B of the amendment broadens the scope of services provided through the Health

Insurance Consumer Assistance Program to include assistance with obtaining comprehensive dental services, including information about dental providers providing

1 2	these services. The amendment also provides additional funds to the consumer assistance program for this purpose and also adds an appropriations and allocations section.
3	FISCAL NOTE REQUIRED
4	(See attached)

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