

PLEASE NOTE: Legislative Information **cannot** perform research, provide legal advice, or interpret Maine law. For legal assistance, please contact a qualified attorney.

## **An Act To Improve Dental Insurance Coverage for Maine Children**

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

**Sec. 1. 5 MRSA §285, sub-§9, ¶G,** as enacted by PL 1989, c. 776, §1, is amended to read:

G. Any contract entered into by the State must provide for coverage that meets the same level of benefits as those that would be required by state law if the coverage was provided by a health insurance or dental plan governed by Title 24 or Title 24-A.

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

**12-F. Title 24-A, sections 2766, 2847-R and 4258.** Dental coverage for children from birth, Title 24-A, sections 2766, 2847-R and 4258;

**Sec. 3. 24-A MRSA §2766** is enacted to read:

### **§ 2766. Dental coverage for children from birth**

**1. Required coverage.** All individual health insurance policies and contracts that offer a dental plan as defined in section 2692, subsection 2 must cover dependent children from birth if the policyholder elects to participate in dependent coverage under the dental plan.

**2. Limits; coinsurance; deductibles.** A policy or contract that provides coverage for services under this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.

**Sec. 4. 24-A MRSA §2847-R** is enacted to read:

### **§ 2847-R. Dental coverage for children from birth**

**1. Required coverage.** All group health insurance policies, contracts and certificates that offer a dental plan as defined in section 2692, subsection 2 must cover dependent children from birth if the policyholder elects to participate in dependent coverage under the dental plan.

**2. Limits; coinsurance; deductibles.** A policy, contract or certificate that provides coverage for services under this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.

**Sec. 5. 24-A MRSA §4258** is enacted to read:

### **§ 4258. Dental coverage for children from birth**

**1. Required coverage.** All individual and group health maintenance organization contracts that offer a dental plan as defined in section 2692, subsection 2 must cover dependent children from birth if the member or enrollee elects to participate in dependent coverage under the dental plan.

**2. Limits; coinsurance; deductibles.** A contract that provides coverage for services under this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.

**Sec. 6. Application.** The requirements of this Act apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2011. For purposes of this Act, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

## SUMMARY

This bill requires health insurance policies, contracts and certificates that provide dental plans to provide coverage of dependent children from birth if the policyholder elects to participate in the dependent coverage plan. The provisions of this bill apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed on or after January 1, 2011.