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## **An Act To Further Expand Access to Oral Health Care by Requiring Insurance Coverage for Services Performed by Denturists**

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

**Sec. 1. 24 MRSA §2317-B, sub-§12-E**, as enacted by PL 2009, c. 307, §1 and affected by §6, is amended to read:

**12-E. Title 24-A, sections 2765 and 2847-Q.** Coverage for services provided by independent practice dental hygienists or denturists, Title 24-A, sections 2765 and 2847-Q;

**Sec. 2. 24-A MRSA §2765**, as enacted by PL 2009, c. 307, §2 and affected by §6, is amended to read:

### **§ 2765. Coverage for services provided by independent practice dental hygienist; dentist**

**1. Services provided by independent practice dental hygienist or dentist.** An insurer that issues individual dental insurance or health insurance that includes coverage for dental services shall provide coverage for dental services performed by an independent practice dental hygienist licensed under Title 32, chapter 16, subchapter 3-B or a dentist licensed under Title 32, chapter 16, subchapter 6 when those services are covered services under the contract and when they are within the lawful scope of practice of the independent practice dental hygienist or dentist.

**2. Limits; coinsurance; deductibles.** A contract that provides coverage for the services required by 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.[PL 2009, c. 307, § 2 (NEW).]

**3. Coordination of benefits with dental insurance.** If an enrollee eligible for coverage under this section is eligible for coverage under a dental insurance policy or contract and a health insurance policy or contract, the insurer providing dental insurance is the primary payer responsible for charges under subsection 1 and the insurer providing individual health insurance is the secondary payer.

**4. Application.** The requirements of this section apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State. For purposes of this section, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

**Sec. 3. 24-A MRSA §2847-Q**, as enacted by PL 2009, c. 307, §3 and affected by §6, is amended to read:

### **§ 2847-Q. Coverage for services provided by independent practice dental hygienist; dentist**

**1. Services provided by independent practice dental hygienist or denturist.** An insurer that issues group dental insurance or health insurance that includes coverage for dental services shall provide coverage for dental services performed by an independent practice dental hygienist licensed under Title 32, chapter 16, subchapter 3-B or a denturist licensed under Title 32, chapter 16, subchapter 6 when those services are covered services under the contract and when they are within the lawful scope of practice of the independent practice dental hygienist or denturist.

**2. Limits; coinsurance; deductibles.** A contract that provides coverage for the services required by 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.

**3. Coordination of benefits with dental insurance.** If an enrollee eligible for coverage under this section is eligible for coverage under a dental insurance policy or contract and a health insurance policy or contract, the insurer providing dental insurance is the primary payer responsible for charges under subsection 1 and the insurer providing group health insurance is the secondary payer.

**4. Application.** The requirements of this section apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State. For purposes of this section, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

**Sec. 4. 24-A MRSA §4257**, as enacted by PL 2009, c. 307, §4 and affected by §6, is amended to read:

**§ 4257.Coverage for services provided by independent practice dental hygienist; denturist**

**1. Services provided by independent practice dental hygienist or denturist.** All individual and group health maintenance organization contracts that include coverage for dental services shall provide coverage for dental services performed by an independent practice dental hygienist licensed under Title 32, chapter 16, subchapter 3-B or a denturist licensed under Title 32, chapter 16, subchapter 6 when those services are covered services under the contract and when they are within the lawful scope of practice of the independent practice dental hygienist or denturist.

**2. Limits; coinsurance; deductibles.** A contract that provides coverage for the services required by 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.

**3. Coordination of benefits with dental insurance.** If an enrollee eligible for coverage under this section is eligible for coverage under a dental insurance policy or contract and a health maintenance organization policy or contract, the insurer providing dental insurance is the primary payer responsible for charges under subsection 1 and the health maintenance organization providing health coverage is the secondary payer.

**4. Application.** The requirements of this section apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State. For purposes of this section, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

**Sec. 5. Applicability.** This Act applies to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2012. 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 dental insurers and health insurers and health maintenance organizations that include coverage for dental services in their policies and contracts to provide coverage for dental services performed by a denturist if those services would be covered under the policy or contract and those services are within the lawful scope of practice of the denturist. The bill applies to all individual and group policies and contracts issued or renewed on or after January 1, 2012.