

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

Amend the bill by striking out everything after the enacting clause and inserting the following:

Sec. 1. 5 MRSA §285, sub-§16 is enacted to read:

16. Dental benefit waiting period. The requirements of Title 24-A, sections 2766-A, 2847-W and 4260 that prohibit a waiting period for any dental or oral health service or treatment, except for orthodontic treatment, for an enrollee if the enrollee is under 19 years of age apply to any group health plan or dental plan purchased under subsection 5 or to any self-insured group health or dental plan provided under subsection 9.

Sec. 2. 24 MRSA §2317-B, sub-§21, as amended by PL 2019, c. 274, §3 and amended by c. 388, §2, is repealed and the following enacted in its place:

21. Title 24-A, sections 2765-A and 2847-U. The practice of dental therapy by a dental therapist, Title 24-A, sections 2765-A and 2847-U;

Sec. 3. 24 MRSA §2317-B, sub-§22, as enacted by PL 2019, c. 274, §4, is amended to read:

22. Title 24-A, section 4320-M. Coverage for abortion services, Title 24-A, section 4320-M; and

Sec. 4. 24 MRSA §2317-B, sub-§23 is enacted to read:

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-W.

Sec. 5. 24-A MRSA §2766-A is enacted to read:

§ 2766-A. Dental benefit waiting period

1. Enrollee defined. For the purposes of this section, unless the context otherwise indicates, "enrollee" means a person who is covered under an individual policy or contract provided by an insurer.

2. No waiting period for enrollee under 19 years of age. An insurer that issues individual dental insurance or health insurance that includes coverage for dental services may not impose a waiting period, as defined in section 2848, subsection 5, for any dental or oral health service or treatment, except for orthodontic treatment, for an enrollee if the enrollee is under 19 years of age.

Sec. 6. 24-A MRSA §2847-W is enacted to read:

§ 2847-W. Dental benefit waiting period

1. Enrollee defined. For the purposes of this section, unless the context otherwise indicates, "enrollee" means a person who is covered under a group policy or contract provided by an insurer.

2. No waiting period for enrollee under 19 years of age. An insurer that issues group dental insurance or health insurance that includes coverage for dental services may not impose a waiting period, as defined in section 2848, subsection 5, for any dental or oral health service or treatment, except for orthodontic treatment, for an enrollee if the enrollee is under 19 years of age.

Sec. 7. 24-A MRSA §4260 is enacted to read:

§ 4260. Dental benefit waiting period

1. Enrollee defined. For the purposes of this section, unless the context otherwise indicates, "enrollee" means a person who is covered under an individual or group contract provided by a health maintenance organization.

2. No waiting period for enrollee under 19 years of age. A health maintenance organization that issues individual or group dental insurance or individual or group contracts that include coverage for dental services may not impose a waiting period, as defined in section 2848, subsection 5, for any dental or oral health service or treatment, except for orthodontic treatment, for an enrollee if the enrollee is under 19 years of age.

Sec. 8. Application. Those sections of this Act that enact the Maine Revised Statutes, Title 24-A, sections 2766-A, 2847-W and 4260 apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed on or after January 1, 2021 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.'

Amend the bill by relettering or renumbering any nonconsecutive Part letter or section number to read consecutively.

SUMMARY

This amendment is the majority report of the committee and replaces the bill.

Like the bill, the amendment prohibits a health insurance carrier or dental insurer from imposing a waiting period for any dental or oral health service or treatment, except for orthodontic treatment, for an enrollee under 19 years of age. The bill allocates the prohibition to the Maine Insurance Code, chapter 56-A. The amendment allocates the prohibition to the appropriate chapters of the Maine Insurance Code to ensure the prohibition applies to stand-alone dental insurance plans and to health insurance plans that provide coverage for dental or oral health services.

The amendment makes clear that the provisions apply to policies and contracts issued or renewed on or after January 1, 2021.

The amendment also corrects a conflict created by Public Law 2019, chapters 274 and 388, which affected the same provision of law.