



House of Representatives

File No. 346

General Assembly

February Session, 2000

(Reprint of File No. 58)

House Bill No. 5126
As Amended by House
Amendment Schedule "A"

Approved by the Legislative Commissioner
March 31, 2000

An Act Concerning Assignment Of Benefits To A Dentist Or Oral Surgeon.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) No insurer, health care center, hospital and
2 medical service corporation or other entity delivering, issuing for
3 delivery, renewing, continuing or amending any individual health
4 insurance policy in this state on or after July 1, 2000, providing
5 coverage of the type specified in subdivisions (1), (2), (4), (11) and (12)
6 of section 38a-469 of the general statutes, and no dental services plan
7 offering or administering dental services may refuse to accept or make
8 reimbursement pursuant to an assignment of benefits made to a
9 dentist or oral surgeon by an insured, subscriber or enrollee, provided
10 (1) the dentist or oral surgeon charges the insured, subscriber or
11 enrollee no more for services than the dentist or surgeon charges
12 uninsured patients for the same services, and (2) the dentist or oral
13 surgeon allows the insurer, health care center, corporation or entity to
14 review the records related to the insured, subscriber or enrollee during
15 regular business hours. The insurer, health care center, corporation or

16 entity shall give the dentist or oral surgeon at least forty-eight hours
17 notice prior to such review. As used in this section, "assignment of
18 benefits" means the transfer of dental care coverage reimbursement
19 benefits or other rights under an insurance policy, subscription
20 contract or dental services plan by an insured, subscriber or enrollee to
21 a dentist or oral surgeon.

22 Sec. 2. (NEW) No insurer, health care center, hospital and medical
23 service corporation or other entity delivering, issuing for delivery,
24 renewing, continuing or amending any group health insurance policy
25 in this state on or after July 1, 2000, providing coverage of the type
26 specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of
27 the general statutes, and no dental services plan offering or
28 administering dental services may refuse to accept or make
29 reimbursement pursuant to an assignment of benefits made to a
30 dentist or oral surgeon by an insured, subscriber or enrollee, provided
31 (1) the dentist or oral surgeon charges the insured, subscriber or
32 enrollee no more for services than the dentist or surgeon charges
33 uninsured patients for the same services, and (2) the dentist or oral
34 surgeon allows the insurer, health care center, corporation or entity to
35 review the records related to the insured, subscriber or enrollee during
36 regular business hours. The insurer, health care center, corporation or
37 entity shall give the dentist or oral surgeon at least forty-eight hours
38 notice prior to such review. As used in this section, "assignment of
39 benefits" means the transfer of dental care coverage reimbursement
40 benefits or other rights under an insurance policy, subscription
41 contract or dental services plan by an insured, subscriber or enrollee to
42 a dentist or oral surgeon.

43 Sec. 3. This act shall take effect July 1, 2000.

The following fiscal impact statement and bill analysis are prepared for the benefit of members of the General Assembly, solely for the purpose of information, summarization, and explanation, and do not represent the intent of the General Assembly or either House thereof for any purpose:

OFA Fiscal Note

State Impact: None

Affected Agencies: Department of Insurance

Municipal Impact: None

Explanation

State Impact:

There may be a workload decrease for the Department of Insurance with this bill that prohibits insurers, HMOs, hospital and medical service corporations offering certain individual and group insurance, and dental service plans from refusing to accept or make reimbursement through an assignment of benefits by an insured to a dentist or oral surgeon. The department may receive less complaints concerning the refusal to accept the assignment of benefits.

House "A" is technical in nature and has no fiscal impact.

OLR Amended Bill Analysis

HB 5126 (as amended by House "A")*

AN ACT CONCERNING ASSIGNMENT OF BENEFITS TO A DENTIST OR ORAL SURGEON.**SUMMARY:**

This bill prohibits insurers, HMOs, dental service plans and hospital and medical service corporations offering certain individual and group health insurance policies, from refusing to accept or make reimbursement through an assignment of benefits by an insured, subscriber, or enrollee to a dentist or oral surgeon. The dentist or oral surgeon must charge no more than he would charge an uninsured patient for the same services and must allow the insurer, HMO, hospital or medical service corporation, or other entity to review his patient's records during normal business hours if they give the dentist or surgeon at least 48 hours prior notice. The prohibition applies to policies delivered, issued for delivery, renewed, continued, or amended in this state beginning July 1, 2000.

The bill defines an "assignment of benefits" as the transfer of dental care coverage reimbursement benefits or other rights under a insurance policy, subscription contract, or dental service plan by an insured, subscriber, or enrollee to a dentist or oral surgeon.

The requirement applies to dental service plans offering or administering dental services, hospital and medical service plans offered by HMOs, and health insurance policies that offer the following types of coverage: (1) basic hospital expense, (2) basic medical-surgical expense, (3) major medical expense, or (4) hospital or medical expense.

*House Amendment "A" adds the language (1) requiring the dentist or surgeon to charge the rate he charges uninsured patients and (2) allowing the insurer, HMO, or other entity to review patient records after giving advanced notice.

EFFECTIVE DATE: July 1, 2000

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Report

Yea 16 Nay 1