



General Assembly

January Session, 2003

Raised Bill No. 918

LCO No. 3207

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

**AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR
INPATIENT DENTAL CARE.**

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

1 Section 1. Section 38a-491a of the general statutes is repealed and
2 the following is substituted in lieu thereof (*Effective October 1, 2003*):

3 (a) Each individual health insurance policy providing coverage of
4 the type specified in subdivisions (1), (2), (4), (11) and (12) of section
5 38a-469 delivered, issued for delivery, renewed or continued in this
6 state on or after January 1, 2000, shall provide coverage for general
7 anesthesia, nursing and related hospital services provided in
8 conjunction with in-patient, outpatient or one-day dental services if the
9 following conditions are met:

10 (1) The anesthesia, nursing and related hospital services are deemed
11 medically necessary by the treating dentist or oral surgeon [and the
12 patient's primary care physician] in accordance with the health
13 insurance policy's requirements for prior authorization of services; and

14 (2) The patient is either (A) [a child under the age of four who is

15 determined by a licensed dentist, in conjunction with a licensed
16 physician who specializes in primary care, to have] a person who has a
17 dental condition of significant dental complexity that it requires certain
18 dental procedures to be performed in a hospital, as determined by a
19 licensed dentist or oral surgeon, or (B) a person who has a
20 developmental disability, as determined by a licensed physician who
21 specializes in primary care, that places the person at serious risk.

22 (b) The expense of such anesthesia, nursing and related hospital
23 services shall be deemed a medical expense under such health
24 insurance policy and shall not be subject to any limits on dental
25 benefits under such policy.

26 Sec. 2. Section 38a-517a of the general statutes is repealed and the
27 following is substituted in lieu thereof (*Effective October 1, 2003*):

28 (a) Each group health insurance policy providing coverage of the
29 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-
30 469 delivered, issued for delivery, renewed or continued in this state
31 on or after January 1, 2000, shall provide coverage for general
32 anesthesia, nursing and related hospital services provided in
33 conjunction with in-patient, outpatient or one-day dental services if the
34 following conditions are met:

35 (1) The anesthesia, nursing and related hospital services are deemed
36 medically necessary by the treating dentist or oral surgeon [and the
37 patient's primary care physician] in accordance with the health
38 insurance policy's requirements for prior authorization of services; and

39 (2) The patient is either (A) [a child under the age of four who is
40 determined by a licensed dentist, in conjunction with a licensed
41 physician who specializes in primary care, to have] a person who has a
42 dental condition of significant dental complexity that it requires certain
43 dental procedures to be performed in a hospital, as determined by a
44 licensed dentist or oral surgeon, or (B) a person who has a
45 developmental disability, as determined by a licensed physician who

46 specializes in primary care, that places the person at serious risk.

47 (b) The expense of such anesthesia, nursing and related hospital
48 services shall be deemed a medical expense under such health
49 insurance policy and shall not be subject to any limits on dental
50 benefits under such policy.

This act shall take effect as follows:	
Section 1	<i>October 1, 2003</i>
Sec. 2	<i>October 1, 2003</i>

Statement of Purpose:

To amend provisions regarding mandatory health insurance coverage for general anesthesia, nursing and related hospital services in conjunction with complex dental procedures in order to provide coverage for persons of all ages, rather than only children under the age of four, and to provide that such complexity be determined by a licensed dentist or oral surgeon rather than by a primary care physician.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]