



Senate

General Assembly

File No. 327

February Session, 2018

Substitute Senate Bill No. 207

Senate, April 9, 2018

The Committee on Insurance and Real Estate reported through SEN. LARSON of the 3rd Dist. and SEN. KELLY of the 21st Dist., Chairpersons of the Committee on the part of the Senate, that the substitute bill ought to pass.

AN ACT CONCERNING REIMBURSEMENT OF DENTISTS THROUGH ELECTRONIC FUNDS TRANSFER OR VIRTUAL CREDIT CARD.

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

1 Section 1. (NEW) (*Effective January 1, 2019*) Each insurer, health care
2 center, fraternal benefit society, hospital service corporation, medical
3 service corporation or other entity that delivers, issues for delivery,
4 renews, amends or continues an individual or group health insurance
5 policy in this state that provides coverage of the type specified in
6 subdivision (1), (2), (4), (10), (11), (12) or (16) of section 38a-469 of the
7 general statutes and includes coverage for inpatient or outpatient
8 dental services shall, at least annually, permit a licensed dentist who
9 provides covered dental services to an insured to refuse to accept
10 reimbursement for such services by way of an electronic funds transfer
11 or a virtual credit card. Such refusal shall apply to all covered dental
12 services provided by such dentist during such calendar year. As used
13 in this section, "virtual credit card" means a single-use credit card
14 exclusively provided in an electronic or digital format.

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|---|------------------------|-------------|
| This act shall take effect as follows and shall amend the following sections: | | |
| Section 1 | <i>January 1, 2019</i> | New section |

INS *Joint Favorable Subst.*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note

State Impact: None

Municipal Impact: None

Explanation

The bill is not anticipated to result in increased dental premiums to the state or municipalities as the provisions are not anticipated to materially change provider practices.

The Out Years

State Impact: None

Municipal Impact: None

OLR Bill Analysis**sSB 207*****AN ACT CONCERNING REIMBURSEMENT OF DENTISTS THROUGH ELECTRONIC FUNDS TRANSFER OR VIRTUAL CREDIT CARD.*****SUMMARY**

This bill requires specified health insurance carriers that issue policies covering inpatient or outpatient dental services to allow, at least annually, a licensed dentist who provides dental services to insured people to refuse to accept reimbursement for the services through an electronic funds transfer or virtual credit card. The refusal applies to all covered dental services the dentist provides during the calendar year. The bill defines “virtual credit card” as a single-use credit card provided exclusively in an electronic or digital format.

The bill applies to each insurer, HMO, hospital or medical service corporation, fraternal benefit society, or other entity that delivers, issues, renews, amends, or continues in Connecticut individual or group health insurance policies that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; (4) hospital or medical services, including those provided under an HMO plan; (5) limited benefits; or (6) single service ancillary health coverage, including dental coverage.

EFFECTIVE DATE: January 1, 2019

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 19 Nay 2 (03/20/2018)