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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2013

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A N A C T

RELATING TO INSURANCE - CONSUMER DISCLOSURE OF DENTAL
REIMBURSEMENT CONTRACT LIMITATIONS

Introduced By: Senators Lynch, Doyle, Sosnowski, Miller, and Felag

Date Introduced: March 06, 2013

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-18 of the General Laws entitled "Accident and Sickness
2 Insurance Policies" is hereby amended by adding thereto the following section:

3 **27-18-63.1. Identification cards - Dental consumer notification.** – [Every health insurer](#)
4 [or health plan providing dental benefits to subscribers shall include on the identification card](#)
5 [provided to its subscribers on the front of such cards the following language when the underlying](#)
6 [plan contains a non-duplication of benefits clause: "No duplication of benefits."](#)

7 SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service
8 Corporations" is hereby amended by adding thereto the following section:

9 **27-19-54.1. Identification cards - Dental consumer notification.** – [Every nonprofit](#)
10 [hospital service corporation providing dental benefits to subscribers shall include on the](#)
11 [identification card provided to its subscribers on the front of such cards the following language](#)
12 [when the underlying plan contains a non-duplication of benefits clause: "No duplication of](#)
13 [benefits."](#)

14 SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service
15 Corporations" is hereby amended by adding thereto the following section:

16 **27-20-49.1. Identification cards - Dental consumer notification.** – [Every nonprofit](#)
17 [medical service corporation providing dental benefits to subscribers shall include on the](#)
18 [identification card provided to its subscribers on the front of such cards the following language](#)

1 [when the underlying plan contains a non-duplication of benefits clause: "No duplication of](#)
2 [benefits."](#)

3 SECTION 4. Chapter 27-20 of the General Laws entitled "Nonprofit Dental Service
4 Corporations" is hereby amended by adding thereto the following section:

5 **27-20-18.1. Identification cards - Dental consumer notification.** – [Every nonprofit](#)
6 [dental service corporation providing dental benefits to subscribers shall include on the](#)
7 [identification card provided to its subscribers on the front of such cards the following language](#)
8 [when the underlying plan contains a non-duplication of benefits clause: "No duplication of](#)
9 [benefits."](#)

10 SECTION 5. Chapter 27-41 of the General Laws entitled "Health Maintenance
11 Organizations" is hereby amended by adding thereto the following section:

12 **27-41-66.1. Identification cards - Dental consumer notification.** – [Every health](#)
13 [maintenance organization providing dental benefits to subscribers shall include on the](#)
14 [identification card provided to its subscribers on the front of such cards the following language](#)
15 [when the underlying plan contains a non-duplication of benefits clause: "No duplication of](#)
16 [benefits."](#)

17 SECTION 6. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

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RELATING TO INSURANCE - CONSUMER DISCLOSURE OF DENTAL
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1 This act would require health care providers with dental benefit plans to clearly disclose
2 on plan issued identification cards issued to subscribers or insureds whether the plan prohibits
3 duplication of benefits when the consumer would otherwise be entitled to coverage under two
4 policies.

5 This act would take effect upon passage.

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