

2023 -- H 5683

LC001427

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2023

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Casimiro, Noret, and Morales

Date Introduced: February 17, 2023

Referred To: House Health & Human Services

(by request)

It is enacted by the General Assembly as follows:

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

3 **27-18-91. Dental implant coverage.**

4 (a) As used in this section:

5 (1) Cosmetic procedure means:

6 (i) Enhancing the aesthetics of patient's smile;

7 (ii) Underlying tooth or tissue is not injured, impaired, or decayed;

8 (iii) No medically necessary reason for altering the tooth.

9 (2) Medically necessary means:

10 (i) Condition due to decay or disease;

11 (ii) Resulting from an accident or injury;

12 (iii) Replacing missing teeth;

13 (iv) Altering mechanics of patient's bite.

14 (b) Every individual or group health insurance contract or every individual or group
15 hospital or medical insurance policy, plan, or group policy delivered, issued for delivery, or
16 renewed in this state on or after July 1, 2024, shall provide coverage for the medically necessary
17 procedure of dental implants in accordance with each health insurer's respective principles and
18 mechanisms of reimbursement, credentialing, and contracting.

19 (c) Every individual or group health insurance contract or every individual or group

1 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
2 or renewed in this state that is required to cover medically necessary dental implants, as defined in
3 subsection (a) of this section, shall report utilization and cost information related to dental implant
4 services to the office of the health insurance commissioner on or before July 1, 2024, and each July
5 1, thereafter. The office of the health insurance commissioner shall acquire the utilization and cost
6 information required to be reported.

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 **27-19-83. Dental implant coverage.**

10 (a) As used in this section:

11 (1) Cosmetic procedure means:

12 (i) Enhancing the aesthetics of patient's smile;

13 (ii) Underlying tooth or tissue is not injured, impaired, or decayed;

14 (iii) No medically necessary reason for altering the tooth.

15 (2) Medically necessary means:

16 (i) Condition due to decay or disease;

17 (ii) Resulting from an accident or injury;

18 (iii) Replacing missing teeth;

19 (iv) Altering mechanics of patient's bite.

20 (b) Every individual or group health insurance contract or every individual or group
21 hospital or medical insurance policy, plan, or group policy delivered, issued for delivery, or
22 renewed in this state on or after July 1, 2024, shall provide coverage for the medically necessary
23 procedure of dental implants in accordance with each health insurer's respective principles and
24 mechanisms of reimbursement, credentialing, and contracting.

25 (c) Every individual or group health insurance contract or every individual or group
26 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
27 or renewed in this state that is required to cover medically necessary dental implants, as defined in
28 subsection (a) of this section, shall report utilization and cost information related to dental implant
29 services to the office of the health insurance commissioner on or before July 1, 2024, and each July
30 1, thereafter. The office of the health insurance commissioner shall acquire the utilization and cost
31 information required to be reported.

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

34 **27-20-79. Dental implant coverage.**

- 1 (a) As used in this section:
- 2 (1) Cosmetic procedure means:
- 3 (i) Enhancing the aesthetics of patient's smile;
- 4 (ii) Underlying tooth or tissue is not injured, impaired, or decayed;
- 5 (iii) No medically necessary reason for altering the tooth.
- 6 (2) Medically necessary means:
- 7 (i) Condition due to decay or disease;
- 8 (ii) Resulting from an accident or injury;
- 9 (iii) Replacing missing teeth;
- 10 (iv) Altering mechanics of patient's bite.
- 11 (b) Every individual or group health insurance contract or every individual or group
- 12 hospital or medical insurance policy, plan, or group policy delivered, issued for delivery, or
- 13 renewed in this state on or after July 1, 2024, shall provide coverage for the medically necessary
- 14 procedure of dental implants in accordance with each health insurer's respective principles and
- 15 mechanisms of reimbursement, credentialing, and contracting.
- 16 (c) Every individual or group health insurance contract or every individual or group
- 17 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
- 18 or renewed in this state that is required to cover medically necessary dental implants, as defined in
- 19 subsection (a) of this section, shall report utilization and cost information related to dental implant
- 20 services to the office of the health insurance commissioner on or before July 1, 2024, and each July
- 21 1, thereafter. The office of the health insurance commissioner shall acquire the utilization and cost
- 22 information required to be reported.

23 SECTION 4. Chapter 27-20.1 of the General Laws entitled "Nonprofit Dental Service
 24 Corporations" is hereby amended by adding thereto the following section:

25 **27-20.1-23. Dental implant coverage.**

- 26 (a) As used in this section:
- 27 (1) Cosmetic procedure means:
- 28 (i) Enhancing the aesthetics of patient's smile;
- 29 (ii) Underlying tooth or tissue is not injured, impaired, or decayed;
- 30 (iii) No medically necessary reason for altering the tooth.
- 31 (2) Medically necessary means:
- 32 (i) Condition due to decay or disease;
- 33 (ii) Resulting from an accident or injury;
- 34 (iii) Replacing missing teeth;

1 (iv) Altering mechanics of patient's bite.

2 (b) Every individual or group health insurance contract or every individual or group
3 hospital or medical insurance policy, plan, or group policy delivered, issued for delivery, or
4 renewed in this state on or after July 1, 2024, shall provide coverage for the medically necessary
5 procedure of dental implants in accordance with each health insurer's respective principles and
6 mechanisms of reimbursement, credentialing, and contracting.

7 (c) Every individual or group health insurance contract or every individual or group
8 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
9 or renewed in this state that is required to cover medically necessary dental implants, as defined in
10 subsection (a) of this section, shall report utilization and cost information related to dental implant
11 services to the office of the health insurance commissioner on or before July 1, 2024, and each July
12 1, thereafter. The office of the health insurance commissioner shall acquire the utilization and cost
13 information required to be reported.

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

16 **27-41-96. Dental implant coverage.**

17 (a) As used in this section:

18 (1) Cosmetic procedure means:

19 (i) Enhancing the aesthetics of patient's smile;

20 (ii) Underlying tooth or tissue is not injured, impaired, or decayed;

21 (iii) No medically necessary reason for altering the tooth.

22 (2) Medically necessary means:

23 (i) Condition due to decay or disease;

24 (ii) Resulting from an accident or injury;

25 (iii) Replacing missing teeth;

26 (iv) Altering mechanics of patient's bite.

27 (b) Every individual or group health insurance contract or every individual or group
28 hospital or medical insurance policy, plan, or group policy delivered, issued for delivery, or
29 renewed in this state on or after July 1, 2024, shall provide coverage for the medically necessary
30 procedure of dental implants in accordance with each health insurer's respective principles and
31 mechanisms of reimbursement, credentialing, and contracting.

32 (c) Every individual or group health insurance contract or every individual or group
33 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
34 or renewed in this state that is required to cover medically necessary dental implants, as defined in

1 subsection (a) of this section, shall report utilization and cost information related to dental implant
2 services to the office of the health insurance commissioner on or before July 1, 2024, and each July
3 1, thereafter. The office of the health insurance commissioner shall acquire the utilization and cost
4 information required to be reported.

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

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

1 This act would require individual or group health insurers to provide coverage for
2 medically necessary dental implants.

3 This act would take effect upon passage.

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