S T A T E O F N E W Y O R K

5340

2011-2012 Regular Sessions

I N S E N A T E

May 10, 2011

Introduced by Sen. LARKIN -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to requiring coverage for hospitalization and anesthesia services related to the provision of dental services

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

Section 1. The insurance law is amended by adding a new section 3240 to read as follows:

S 3240. PAYMENT FOR ANESTHESIA AND HOSPITALIZATION RELATED TO DENTAL SERVICES. ANY HEALTH INSURANCE AUTHORIZED PURSUANT TO PARAGRAPH THREE OF SUBSECTION (A) OF SECTION ONE THOUSAND ONE HUNDRED THIRTEEN OF THIS CHAPTER SHALL COVER ANESTHESIA AND HOSPITAL CHARGES FOR DENTAL CARE PROVIDED TO A COVERED PERSON WHO: (A) IS UNDER EIGHTEEN YEARS OF AGE; OR (B) IS SEVERELY DISABLED; OR (C) HAS A MEDICAL CONDITION THAT REQUIRES GENERAL ANESTHESIA OR HOSPITALIZATION FOR THE PROVISION OF DENTAL SERVICES. THE COVERAGE REQUIRED BY THIS SECTION MAY BE MADE SUBJECT TO PROVISIONS THAT APPLY TO OTHER BENEFITS, INCLUDING BUT NOT LIMITED TO DEDUCTIBLES AND COINSURANCE. A HEALTH INSURER MAY REQUIRE PRIOR AUTHORIZATION FOR HOSPITALIZATION FOR DENTAL CARE IN THE SAME MANNER AS WOULD BE REQUIRED FOR OTHER COVERED MEDICAL CONDITIONS. WHEN SERVICES DEFINED IN THIS SECTION ARE PROVIDED BY A DENTIST ACTING WITHIN THE LAWFUL SCOPE OF HIS OR HER LICENSE, BENEFITS SHALL BE PROVIDED AT THE SAME LEVELS AND UNDER THE SAME TERMS WHETHER PROVIDED BY A PHYSICIAN OR DENTIST.

S 2. This act shall take effect immediately.

EXPLANATION--Matter in ITALICS (underscored) is new; matter in brackets [ ] is old law to be omitted.

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