

2013-2014 Regular Sessions

I N   S E N A T E

(PREFILED)

January 9, 2013

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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:

1     Section 1. The insurance law is amended by adding a new section 3240  
2     to read as follows:  
3     S 3240. PAYMENT FOR ANESTHESIA AND HOSPITALIZATION RELATED TO DENTAL  
4     SERVICES. ANY POLICY OF HEALTH INSURANCE AUTHORIZED PURSUANT TO PARA-  
5     GRAPH THREE OF SUBSECTION (A) OF SECTION ONE THOUSAND ONE HUNDRED THIR-  
6     TEEN OF THIS CHAPTER SHALL COVER ANESTHESIA AND HOSPITAL CHARGES FOR  
7     DENTAL CARE PROVIDED TO A COVERED PERSON WHO: (A) IS UNDER EIGHTEEN  
8     YEARS OF AGE; OR (B) IS SEVERELY DISABLED; OR (C) HAS A MEDICAL CONDI-  
9     TION THAT REQUIRES GENERAL ANESTHESIA OR HOSPITALIZATION FOR THE  
10    PROVISION OF DENTAL SERVICES. THE COVERAGE REQUIRED BY THIS SECTION MAY  
11    BE MADE SUBJECT TO PROVISIONS THAT APPLY TO OTHER BENEFITS, INCLUDING  
12    BUT NOT LIMITED TO DEDUCTIBLES AND COINSURANCE. A HEALTH INSURER MAY  
13    REQUIRE PRIOR AUTHORIZATION FOR HOSPITALIZATION FOR DENTAL CARE IN THE  
14    SAME MANNER AS WOULD BE REQUIRED FOR OTHER COVERED MEDICAL CONDITIONS.  
15    WHEN SERVICES DEFINED IN THIS SECTION ARE PROVIDED BY A DENTIST ACTING  
16    WITHIN THE LAWFUL SCOPE OF HIS OR HER LICENSE, BENEFITS SHALL BE  
17    PROVIDED AT THE SAME LEVELS AND UNDER THE SAME TERMS WHETHER PROVIDED BY  
18    A PHYSICIAN OR DENTIST.  
19    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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