

STATE OF NEW YORK

1455

2021-2022 Regular Sessions

IN ASSEMBLY

January 11, 2021

Introduced by M. of A. PERRY -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to reimbursement for dental restorations

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Subsection (i) of section 3216 of the insurance law is
2 amended by adding a new paragraph 36 to read as follows:

3 (36) If a policy provides for reimbursement for dental restorations,
4 including but not limited to, reimbursement for dental bridgework, such
5 policy shall also provide no less than the same level of reimbursement
6 towards the payment of a dental implant. Nothing in this paragraph shall
7 be deemed to limit the requirement of the insured to pay a copayment or
8 deductible as would be required for the reimbursement of dental bridge-
9 work.

10 § 2. Subsection (l) of section 3221 of the insurance law is amended by
11 adding a new paragraph 21 to read as follows:

12 (21) Every insurer delivering a group policy or issuing a group policy
13 for delivery, in this state, which provides reimbursement for dental
14 restorations, including but not limited to, reimbursement for dental
15 bridgework, shall also provide no less than the same level of reimburse-
16 ment towards the payment of a dental implant. Nothing in this paragraph
17 shall be deemed to limit the requirement of the insured to pay a copay-
18 ment or deductible as would be required for the reimbursement of dental
19 bridgework.

20 § 3. Section 4303 of the insurance law is amended by adding a new
21 subsection (ss) to read as follows:

22 (ss) Every contract which provides reimbursement for dental restora-
23 tions, including but not limited to, reimbursement for dental bridge-
24 work, shall also provide no less than the same level of reimbursement
25 towards the payment of a dental implant. Nothing in this subsection

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

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1 shall be deemed to limit the requirement of the insured to pay a copay-
2 ment or deductible as would be required for the reimbursement of dental
3 bridgework.

4 § 4. This act shall take effect on the first of January next succeed-
5 ing the date on which it shall have become a law and shall apply to all
6 policies and contracts of insurance issued, renewed, modified, altered
7 or amended on or after such effective date.