

STATE OF NEW YORK

2392

2021-2022 Regular Sessions

IN ASSEMBLY

January 19, 2021

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

AN ACT to amend the insurance law, in relation to discounting uninsured dental services

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

1 Section 1. Section 4224 of the insurance law is amended by adding a
2 new subsection (g) to read as follows:

3 (g) Notwithstanding any other provision of this section, no insurer or
4 managed care entity authorized to do business in this state shall
5 include any provision in any of its contracts with a dentist which
6 requires that a dentist provide services to a covered person at a fee
7 set by, or at a fee subject to the approval of, the insurer or managed
8 care entity unless the dental services are a covered service under the
9 person's dental plan. For purposes of this subsection, "covered
10 services" shall mean dental care services for which a reimbursement is
11 available under an enrollee's plan contract, or for which a reimburse-
12 ment would be available but for the application of contractual limita-
13 tions such as deductibles, copayments, coinsurance, waiting periods,
14 annual or lifetime maximums, frequency limitations, alternative benefit
15 payments, or any other limitation.

16 § 2. This act shall take effect January 1, 2022, and shall apply to
17 all insurance and managed care contracts issued or entered into on or
18 after January 1, 2022.

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

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