

STATE OF NEW YORK

3687--A

2025-2026 Regular Sessions

IN ASSEMBLY

January 30, 2025

Introduced by M. of A. WEPRIN, HEVESI, DAVILA, PAULIN, BROOK-KRASNY -- read once and referred to the Committee on Insurance -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

AN ACT to amend the insurance law, in relation to addressing non-covered 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)(1) All contracts for dental services issued pursuant to this
4 section shall include the following disclosure: "IMPORTANT: If you opt
5 to receive services that are not covered services under this plan, a
6 participating provider may charge their normal fee for such services.
7 Prior to providing you with services that are not covered, a provider
8 will provide an estimated cost for each service."

9 (2) For purposes of this subsection, "covered services" shall mean
10 dental services for which reimbursement is available under an insured's
11 dental plan or for which a reimbursement would be available but for the
12 application of contractual limitations such as deductibles, copayments,
13 coinsurance, waiting periods, annual or lifetime maximums, frequency
14 limitations, alternative benefit payments, or any other limitation.

15 § 2. Subsection (s) of section 4303 of the insurance law, as added by
16 chapter 293 of the laws of 1992, is amended to read as follows:

17 [~~s~~](s-1)(1) Notwithstanding any provision of a contract issued by a
18 medical expense indemnity corporation, a dental expense indemnity corpo-
19 ration or health service corporation, every contract which provides
20 coverage for care provided through licensed health professionals who can
21 bill for services shall provide the same coverage and reimbursement for
22 such service provided pursuant to a clinical practice plan established

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

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1 pursuant to subdivision fourteen of section two hundred six of the
2 public health law.

3 (2) All contracts for dental services issued pursuant to this section
4 shall include the following disclosure: "IMPORTANT: If you opt to
5 receive services that are not covered services under this plan, a
6 participating provider may charge their normal fee for such services.
7 Prior to providing you with services that are not covered, a provider
8 will provide an estimated cost for each service."

9 (3) For purposes of this subsection, "covered services" shall mean
10 dental services for which reimbursement is available under an insured's
11 dental plan or for which a reimbursement would be available but for the
12 application of contractual limitations such as deductibles, copayments,
13 coinsurance, waiting periods, annual or lifetime maximums, frequency
14 limitations, alternative benefit payments, or any other limitation.

15 § 3. This act shall take effect January 1, 2027 and shall apply to all
16 insurance contracts issued or entered into on or after such date.