STATE OF NEW YORK

2648

2025-2026 Regular Sessions

IN SENATE

January 22, 2025

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

AN ACT to amend the insurance law and the social services law, in relation to insurance coverage for dental night guards

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

Section 1. Subsection (i) of section 3216 of the insurance law is amended by adding a new paragraph 40 to read as follows:

(40) (A) Every policy which provides coverage or reimbursement for dental services shall provide coverage or reimbursement for night guards when such night guard is prescribed by a licensed dentist.

(B) For purposes of this paragraph, "night guard" means a protective device for the mouth that covers the teeth and gums to prevent and reduce injury to the teeth, arches, lips and gums.

§ 2. Subsection (l) of section 3221 of the insurance law is amended by adding a new paragraph 23 to read as follows:

(23) (A) Every policy which provides coverage or reimbursement for dental services shall provide coverage or reimbursement for night guards when such night guard is prescribed by a licensed dentist.

(B) For purposes of this paragraph, "night guard" means a protective device for the mouth that covers the teeth and gums to prevent and reduce injury to the teeth, arches, lips and gums.

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

(ww) (1) Every policy which provides coverage or reimbursement for dental services shall provide coverage or reimbursement for night guards when such night guard is prescribed by a licensed dentist.

(2) For purposes of this subsection, "night guard" means a protective device for the mouth that covers the teeth and gums to prevent and reduce injury to the teeth, arches, lips and gums.

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

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§ 4. Subdivision 2 of section 365-a of the social services law is amended by adding a new paragraph (f-1) to read as follows:

(f-1) dental night guards, as such term is defined in paragraph forty of section thirty-two hundred sixteen of the insurance law, when such night guard is prescribed by a licensed dentist;

§ 5. This act shall take effect immediately and shall apply to policies and contracts issued, renewed, modified, altered or amended on or after such effective date.