

10755

I N A S S E M B L Y

April 20, 2010

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

AN ACT to amend the insurance law, in relation to coordination of benefits among dental health plans

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 3224-d
2 to read as follows:
3 S 3224-D. COORDINATION OF DENTAL BENEFITS. EVERY HEALTH INSURANCE
4 PLAN, MANAGED CARE HEALTH PLAN, HEALTH MAINTENANCE ORGANIZATION, OR ANY
5 OTHER PLAN OF ANY TYPE AUTHORIZED UNDER THIS ARTICLE, ARTICLE FORTY-TWO,
6 FORTY-THREE OR FORTY-EIGHT OF THIS CHAPTER, OR ANY OTHER ARTICLE OR
7 PROVISION OF THIS CHAPTER, OR UNDER ARTICLE FORTY-FOUR OF THE PUBLIC
8 HEALTH LAW OR ANY OTHER ARTICLE OR PROVISION OF THE PUBLIC HEALTH LAW,
9 OR SECTION THREE HUNDRED SIXTY-FOUR-J OF THE SOCIAL SERVICES LAW OR ANY
10 OTHER PROVISION OF THE SOCIAL SERVICES LAW, INCLUDING ANY GOVERNMENTAL
11 PLAN, WHETHER AUTHORIZED UNDER ANY FEDERAL OR STATE LAW, SHALL DETERMINE
12 AND PAY ITS BENEFITS FOR A PERSON'S DENTAL HEALTH CARE COVERAGE WITHOUT
13 TAKING THE EXISTENCE OF ANY OTHER PLAN INTO CONSIDERATION. NO PERSON
14 SHALL BE ENTITLED TO BE PAID MORE THAN THE TOTAL AMOUNT OF THE CLAIM
15 SUBMITTED PURSUANT TO THIS SECTION. EVERY PLAN COVERED BY THIS SECTION
16 SHALL EXPLAIN IN CLEAR, PLAIN, APPROPRIATE LANGUAGE TO ALL PERSONS
17 COVERED BY THE PLAN THE COORDINATION OF BENEFIT RULES REQUIRED BY THIS
18 SECTION, AND SHALL CONSULT IN ADVANCE WITH THE NEW YORK STATE DENTAL
19 ASSOCIATION ON SUCH APPROPRIATE LANGUAGE.
20 S 2. This act shall take effect January 1, 2011.

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

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