S T A T E O F N E W Y O R K

3047

2011-2012 Regular Sessions

I N A S S E M B L Y

January 21, 2011

Introduced by M. of A. PERRY -- Multi-Sponsored by -- M. of A. HOOPER, PHEFFER, TOWNS -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to restorative dental appliances

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

Section 1. The insurance law is amended by adding a new section 3239-a to read as follows:

S 3239-A. DENTAL INSURANCE COVERAGE. EVERY POLICY OF HEALTH OR ACCIDENT INSURANCE ISSUED BY AN INSURER, A HEALTH SERVICE, A HOSPITAL SERVICE, A MEDICAL OR DENTAL INDEMNITY EXPENSE CORPORATION AUTHORIZED UNDER ARTICLE FORTY-THREE OF THIS CHAPTER OR A HEALTH MAINTENANCE ORGANIZATION AUTHORIZED UNDER ARTICLE FORTY-FOUR OF THE PUBLIC HEALTH LAW, WHICH PROVIDES COVERAGE FOR DENTAL RESTORATIONS, INCLUDING REIMBURSEMENT FOR DENTAL BRIDGEWORK, SHALL PROVIDE NO LESS THAN THE SAME LEVEL OF REIMBURSEMENT TOWARDS THE PAYMENT OF A DENTAL IMPLANT. NOTHING IN THIS SECTION SHALL BE DEEMED TO LIMIT THE REQUIREMENT OF INSUREDS, SUBSCRIBERS OR MEMBERS TO PAY A COPAYMENT OR DEDUCTIBLE AS WOULD BE REQUIRED FOR THE REIMBURSEMENT OF DENTAL BRIDGEWORK.

S 2. This act shall take effect on the first of January next succeeding the date on which it shall have become a law and shall apply to all policies and contracts of insurance issued, renewed, modified, altered or amended on or after such effective date.

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

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