STATE OF NEW YORK

1455

2021-2022 Regular Sessions

IN ASSEMBLY

January 11, 2021

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

AN ACT to amend the insurance law, in relation to reimbursement for dental restorations

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 36 to read as follows:

(36) If a policy provides for reimbursement for dental restorations, including but not limited to, reimbursement for dental bridgework, such policy shall also provide no less than the same level of reimbursement towards the payment of a dental implant. Nothing in this paragraph shall be deemed to limit the requirement of the insured to pay a copayment or deductible as would be required for the reimbursement of dental bridgework.

§ 2. Subsection (l) of section 3221 of the insurance law is amended by adding a new paragraph 21 to read as follows:

(21) Every insurer delivering a group policy or issuing a group policy for delivery, in this state, which provides reimbursement for dental restorations, including but not limited to, reimbursement for dental bridgework, shall also provide no less than the same level of reimbursement towards the payment of a dental implant. Nothing in this paragraph shall be deemed to limit the requirement of the insured to pay a copayment or deductible as would be required for the reimbursement of dental bridgework.

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

(ss) Every contract which provides reimbursement for dental restorations, including but not limited to, reimbursement for dental bridgework, shall also provide no less than the same level of reimbursement towards the payment of a dental implant. Nothing in this subsection

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

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shall be deemed to limit the requirement of the insured to pay a copayment or deductible as would be required for the reimbursement of dental bridgework.

§ 4. 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.