STATE OF NEW YORK

6254--A

2025-2026 Regular Sessions

IN SENATE

March 7, 2025

Introduced by Sen. SKOUFIS -- read twice and ordered printed, and when printed to be committed 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 establishing a requirement for information related to specialized dental benefit plans

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

Section 1. Section 3231 of the insurance law, as added by chapter 501 of the laws of 1992, is amended by adding a new subsection (j) to read as follows:

(j) (1) Any insurer that issues, sells, renews, or offers a specialized dental benefits plan policy or contract shall be required to file an annual report with the superintendent organized by market and product type which shall include, but not be limited to, the following information:

(A) the number of covered persons, including the number of covered persons that meet or exceed the annual coverage limit;

(B) plan cost-sharing and deductible amounts; and

(C) the annual maximum coverage limit.

(2) The report required by this subsection shall be based on the fiscal year during which the dental coverage is provided by the plan.

(3) The superintendent shall issue a report on the data collected pursuant to this subsection to the speaker of the assembly and the temporary president of the senate. The superintendent's report shall include the data collected from all insurers required to report pursuant to this subsection.

(4) Beginning on the first of January following the submission of the first report required to be filed pursuant to this subsection, and annually thereafter, the superintendent shall make collected dental loss

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

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ratio information available to the public in a searchable format on a public website by plan type.

§ 2. Section 4308 of the insurance law is amended by adding a new subsection (c-1) to read as follows:

(c-1)(1) Any corporation that issues, sells, renews, or offers a specialized dental benefits plan policy or contract shall be required to file an annual report with the superintendent organized by market and product type which shall include, but not be limited to, the following information:

(A) the number of covered persons, including the number of covered persons that meet or exceed the annual coverage limit;

(B) plan cost-sharing and deductible amounts; and

(C) the annual maximum coverage limit.

(2) The report required by this subsection shall be based on the fiscal year during which the dental coverage is provided by the plan.

(3) The superintendent shall issue a report on the data collected pursuant to this subsection to the speaker of the assembly and the temporary president of the senate. The superintendent's report shall include the data collected from all corporations required to report pursuant to this subsection.

(4) Beginning on the first of January following the submission of the first report required to be filed pursuant to this subsection, and annually thereafter, the superintendent shall make collected dental loss ratio information available to the public in a searchable format on a public website by plan type.

§ 3. This act shall take effect immediately and shall apply to any policies issued or in effect on and after January 1, 2026.