

STATE OF NEW YORK

11520

IN ASSEMBLY

May 28, 2026

Introduced by COMMITTEE ON RULES -- (at request of M. of A. Lavine) --
read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to insurance coverage for
endodontic services

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

1 Section 1. Subsection (i) of section 3216 of the insurance law is
2 amended by adding a new paragraph 42 to read as follows:

3 (42) (A) Every policy which provides coverage or reimbursement for
4 dental services which includes coverage for restorative dental services
5 shall provide coverage for medically necessary endodontic services
6 performed by a licensed dentist acting within the lawful scope of prac-
7 tice, including a licensed endodontist.

8 (B) Such coverage shall include, but not be limited to:

9 (i) diagnostic examinations and evaluations;

10 (ii) specialist consultations;

11 (iii) radiographic and diagnostic imaging;

12 (iv) root canal therapy;

13 (v) endodontic retreatment procedures;

14 (vi) apicoectomy procedures;

15 (vii) emergency endodontic treatment; and

16 (viii) post-treatment care reasonably related to endodontic treatment.

17 (C) An insurer shall not deny coverage for a medically necessary
18 covered service solely because such service is rendered by a licensed
19 endodontist rather than a general dentist.

20 (D) If an insurer does not maintain an adequate network of participat-
21 ing endodontists to ensure reasonable access to covered endodontic
22 services without unreasonable delay, the insurer shall provide coverage
23 for services rendered by a non-participating endodontist at no greater
24 cost-sharing obligation than would apply to services rendered by a
25 participating provider.

26 (E) No policy subject to this paragraph shall impose annual limita-
27 tions, frequency limitations, or utilization review requirements for
28 medically necessary endodontic services that are more restrictive than

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

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1 those applied to other comparable restorative dental services covered
2 under the policy.

3 (F) For purposes of this paragraph, "medically necessary endodontic
4 services" means dental services necessary to diagnose, treat, relieve,
5 or prevent infection, pain, disease, or damage affecting the dental pulp
6 or surrounding tissues, consistent with generally accepted standards of
7 dental practice.

8 § 2. Subsection (1) of section 3221 of the insurance law is amended by
9 adding a new paragraph 24 to read as follows:

10 (24) (A) Every group policy delivered or issued for delivery in this
11 state which provides coverage or reimbursement for dental services which
12 includes coverage for restorative dental services shall provide coverage
13 for medically necessary endodontic services performed by a licensed
14 dentist acting within the lawful scope of practice, including a licensed
15 endodontist.

16 (B) Such coverage shall include, but not be limited to:

17 (i) diagnostic examinations and evaluations;

18 (ii) specialist consultations;

19 (iii) radiographic and diagnostic imaging;

20 (iv) root canal therapy;

21 (v) endodontic retreatment procedures;

22 (vi) apicoectomy procedures;

23 (vii) emergency endodontic treatment; and

24 (viii) post-treatment care reasonably related to endodontic treatment.

25 (C) An insurer shall not deny coverage for a medically necessary
26 covered service under this paragraph solely because such service is
27 rendered by a licensed endodontist rather than a general dentist.

28 (D) If an insurer does not maintain an adequate network of participat-
29 ing endodontists to ensure reasonable access to covered endodontic
30 services without unreasonable delay, the insurer shall provide coverage
31 for services rendered by a non-participating endodontist at no greater
32 cost-sharing obligation than would apply to services rendered by a
33 participating provider.

34 (E) No policy subject to this paragraph shall impose annual limita-
35 tions, frequency limitations, or utilization review requirements for
36 medically necessary endodontic services that are more restrictive than
37 those applied to other comparable restorative dental services covered
38 under the policy.

39 (F) For purposes of this paragraph, "medically necessary endodontic
40 services" means dental services necessary to diagnose, treat, relieve,
41 or prevent infection, pain, disease, or damage affecting the dental pulp
42 or surrounding tissues, consistent with generally accepted standards of
43 dental practice.

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

46 (yy) (1) Every contract issued by a medical expense indemnity corpo-
47 ration, a hospital service corporation or a health service which
48 includes coverage for restorative dental services shall provide coverage
49 for medically necessary endodontic services performed by a licensed
50 dentist acting within the lawful scope of practice, including a licensed
51 endodontist.

52 (2) Such coverage shall include, but not be limited to:

53 (A) diagnostic examinations and evaluations;

54 (B) specialist consultations;

55 (C) radiographic and diagnostic imaging;

56 (D) root canal therapy;

1 (E) endodontic retreatment procedures;

2 (F) apicoectomy procedures;

3 (G) emergency endodontic treatment; and

4 (H) post-treatment care reasonably related to endodontic treatment.

5 (3) An insurer shall not deny coverage for a medically necessary
6 covered service under this subsection solely because such service is
7 rendered by a licensed endodontist rather than a general dentist.

8 (4) If an insurer does not maintain an adequate network of participat-
9 ing endodontists to ensure reasonable access to covered endodontic
10 services without unreasonable delay, the insurer shall provide coverage
11 for services rendered by a non-participating endodontist at no greater
12 cost-sharing obligation than would apply to services rendered by a
13 participating provider.

14 (5) No policy subject to this subsection shall impose annual limita-
15 tions, frequency limitations, or utilization review requirements for
16 medically necessary endodontic services that are more restrictive than
17 those applied to other comparable restorative dental services covered
18 under the policy.

19 (6) For purposes of this subsection, "medically necessary endodontic
20 services" means dental services necessary to diagnose, treat, relieve,
21 or prevent infection, pain, disease, or damage affecting the dental pulp
22 or surrounding tissues, consistent with generally accepted standards of
23 dental practice.

24 § 4. The superintendent of financial services may promulgate any rules
25 and regulations necessary to implement the provisions of this act,
26 including standards relating to network adequacy for endodontic provid-
27 ers.

28 § 5. This act shall take effect on the one hundred eightieth day after
29 it shall have become a law and shall apply to all policies and contracts
30 issued, renewed, modified, altered or amended on or after such date.