STATE OF NEW YORK

10607

IN SENATE

May 29, 2026

Introduced by Sen. ADDABBO -- read twice and ordered printed, and when printed to be committed 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 Assembly, do enact as follows:

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

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

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

(i) diagnostic examinations and evaluations;

(ii) specialist consultations;

(iii) radiographic and diagnostic imaging;

(iv) root canal therapy;

(v) endodontic retreatment procedures;

(vi) apicoectomy procedures;

(vii) emergency endodontic treatment; and

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

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

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

(E) No policy subject to this paragraph shall impose annual limitations, frequency limitations, or utilization review requirements for 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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those applied to other comparable restorative dental services covered under the policy.

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

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

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

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

(i) diagnostic examinations and evaluations;

(ii) specialist consultations;

(iii) radiographic and diagnostic imaging;

(iv) root canal therapy;

(v) endodontic retreatment procedures;

(vi) apicoectomy procedures;

(vii) emergency endodontic treatment; and

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

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

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

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

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

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

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

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

(A) diagnostic examinations and evaluations;

(B) specialist consultations;

(C) radiographic and diagnostic imaging;

(D) root canal therapy;

(E) endodontic retreatment procedures;
(F) apicoectomy procedures;
(G) emergency endodontic treatment; and
(H) post-treatment care reasonably related to endodontic treatment.

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

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

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

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

§ 4. The superintendent of financial services may promulgate any rules and regulations necessary to implement the provisions of this act, including standards relating to network adequacy for endodontic providers.

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