

MAINE STATE LEGISLATURE

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123rd MAINE LEGISLATURE

FIRST REGULAR SESSION-2007

Legislative Document

No. 1429

H.P. 1003

House of Representatives, March 15, 2007

An Act To Require Insurance Coverage for Temporomandibular Joint Disorders

Reference to the Committee on Insurance and Financial Services suggested and ordered printed.

Millicent M. MacFarland
MILLICENT M. MacFARLAND
Clerk

Presented by Representative VAUGHAN of Durham.
Cosponsored by Senator SULLIVAN of York and
Representatives: BRAUTIGAM of Falmouth, CANAVAN of Waterville, CONOVER of
Oakland, CROCKETT of Augusta, RICHARDSON of Warren, SAVAGE of Falmouth,
Senators: MARRACHÉ of Kennebec, SNOWE-MELLO of Androscoggin.

1 **Be it enacted by the People of the State of Maine as follows:**

2 **Sec. 1. 24 MRSA §2317-B, sub-§12-B** is enacted to read:

3 **12-B. Title 24-A, sections 2762, 2847-M and 4253. Coverage for**
4 **temporomandibular joint disorders, Title 24-A, sections 2762, 2847-M and 4253;**

5 **Sec. 2. 24-A MRSA §2762** is enacted to read:

6 **§2762. Coverage for temporomandibular joint disorders**

7 **1. Required coverage.** All individual health insurance policies and contracts must
8 **provide coverage for temporomandibular joint disorders.**

9 **2. Limits; coinsurance; deductibles.** Any policy or contract that provides coverage
10 **for services under this section may contain provisions for maximum benefits and**
11 **coinsurance and reasonable limitations, deductibles and exclusions to the extent that these**
12 **provisions are not inconsistent with the requirements of this section.**

13 **Sec. 3. 24-A MRSA §2847-M** is enacted to read:

14 **§2847-M. Coverage for temporomandibular joint disorders**

15 **1. Required coverage.** All group health insurance policies, contracts and
16 **certificates must provide coverage for temporomandibular joint disorders.**

17 **2. Limits; coinsurance; deductibles.** Any policy, contract or certificate that
18 **provides coverage for services under this section may contain provisions for maximum**
19 **benefits and coinsurance and reasonable limitations, deductibles and exclusions to the**
20 **extent that these provisions are not inconsistent with the requirements of this section.**

21 **Sec. 4. 24-A MRSA §4253** is enacted to read:

22 **§4253. Coverage for temporomandibular joint disorders**

23 **1. Required coverage.** All health maintenance organization individual and group
24 **health insurance policies, contracts and certificates must provide coverage for the**
25 **purchase of temporomandibular joint disorders.**

26 **2. Limits; coinsurance; deductibles.** Any policy, contract or certificate that
27 **provides coverage for services under this section may contain provisions for maximum**
28 **benefits and coinsurance and reasonable limitations, deductibles and exclusions to the**
29 **extent that these provisions are not inconsistent with the requirements of this section.**

30 **Sec. 5. Application.** The requirements of this Act apply to all policies, contracts
31 and certificates executed, delivered, issued for delivery, continued or renewed in this
32 State on or after January 1, 2008. For purposes of this Act, all contracts are deemed to be
33 renewed no later than the next anniversary of the contract date.

1

SUMMARY

2 This bill requires health insurance policies, contracts and certificates to provide
3 coverage for temporomandibular joint disorders. The provisions of this bill apply to all
4 policies, contracts and certificates issued or renewed on or after January 1, 2008.