

MAINE STATE LEGISLATURE

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124th MAINE LEGISLATURE

SECOND REGULAR SESSION-2010

Legislative Document

No. 1773

S.P. 680

In Senate, February 4, 2010

An Act To Improve Dental Insurance Coverage for Maine Children

(AFTER DEADLINE)

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 205.

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

A handwritten signature in cursive script, reading "Joy J. O'Brien".

JOY J. O'BRIEN
Secretary of the Senate

Presented by Senator ALFOND of Cumberland.
Cosponsored by Representative CORNELL du HOUX of Brunswick and
Senators: BOWMAN of York, McCORMICK of Kennebec, Representatives: BECK of
Waterville, GOODE of Bangor, LEGG of Kennebunk, MORRISON of South Portland,
TREAT of Hallowell.

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

2 **Sec. 1. 5 MRSA §285, sub-§9, ¶G,** as enacted by PL 1989, c. 776, §1, is
3 amended to read:

4 G. Any contract entered into by the State must provide for coverage that meets the
5 same level of benefits as those that would be required by state law if the coverage
6 was provided by a health insurance or dental plan governed by Title 24 or Title 24-A.

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

8 **12-F. Title 24-A, sections 2766, 2847-R and 4258.** Dental coverage for children
9 from birth, Title 24-A, sections 2766, 2847-R and 4258;

10 **Sec. 3. 24-A MRSA §2766** is enacted to read:

11 **§2766. Dental coverage for children from birth**

12 **1. Required coverage.** All individual health insurance policies and contracts that
13 offer a dental plan as defined in section 2692, subsection 2 must cover dependent children
14 from birth if the policyholder elects to participate in dependent coverage under the dental
15 plan.

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

20 **Sec. 4. 24-A MRSA §2847-R** is enacted to read:

21 **§2847-R. Dental coverage for children from birth**

22 **1. Required coverage.** All group health insurance policies, contracts and
23 certificates that offer a dental plan as defined in section 2692, subsection 2 must cover
24 dependent children from birth if the policyholder elects to participate in dependent
25 coverage under the dental plan;

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

30 **Sec. 5. 24-A MRSA §4258** is enacted to read:

31 **§4258. Dental coverage for children from birth**

32 **1. Required coverage.** All individual and group health maintenance organization
33 contracts that offer a dental plan as defined in section 2692, subsection 2 must cover
34 dependent children from birth if the member or enrollee elects to participate in dependent
35 coverage under the dental plan.

