



## **129th MAINE LEGISLATURE**

## FIRST REGULAR SESSION-2019

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No. 519

H.P. 376

House of Representatives, January 31, 2019

## An Act To Expand Adult Dental Health Insurance Coverage

Reference to the Committee on Health and Human Services suggested and ordered printed.

R(+ B. Hunt

ROBERT B. HUNT Clerk

Presented by Representative BROOKS of Lewiston. Cosponsored by Representatives: BERRY of Bowdoinham, STANLEY of Medway. 1

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

## PART A

- Sec. A-1. 22 MRSA §3174-F, as amended by PL 1997, c. 159, §§1 and 2 and PL 2003, c. 689, Pt. B, §6, is further amended to read:
- 5 §3174-F. Coverage for adult dental services
- Coverage provided. The Department of Health and Human Services shall
  provide <u>comprehensive</u> dental services, reimbursed under the United States Social
  Security Act, Title XIX, or successors to it, to individuals 21 years of age and over,
  limited to: eligible for the MaineCare program.
- 10A. Acute surgical care directly related to an accident where traumatic injury has11occurred. This coverage will only be provided for the first 3 months after the12accident;
- B. Oral surgical and related medical procedures not involving the dentition and gingiva;
- C. Extraction of teeth that are severely decayed and pose a serious threat of infection
  during a major surgical procedure of the cardiovascular system, the skeletal system or
  during radiation therapy for a malignant tumor;
- 18 D. Treatment necessary to relieve pain, eliminate infection or prevent imminent
  19 tooth loss; and
- F. Other dental services, including full and partial dentures, medically necessary to
  correct or ameliorate an underlying medical condition, if the department determines
  that provision of those services will be cost-effective in comparison to the provision
  of other covered medical services for the treatment of that condition.

24 2. Demonstration projects. The department shall promptly take all appropriate 25 steps to obtain necessary waivers, if necessary, from the federal Department of Health 26 and Human Services that enable the State to provide within the limits of available funds, 27 on a demonstration basis, comprehensive dental services to Medicaid-eligible individuals who are 21 years of age or older in public or private, nonprofit clinic settings. The 28 29 department's goal in pursuing these waivers or demonstration projects not requiring waivers is to determine whether providing services in these settings promotes cost 30 31 effectiveness or efficiency or promotes other objectives of the federal Social Security 32 Act, Title XIX.

- By January 15, 1992, the department shall report to the joint standing committee of the
  Legislature having jurisdiction over health matters regarding the progress of its efforts
  under this subsection. The report must outline the department's progress and recommend
  further action required in pursuit of any demonstration project under this subsection.
- 37 3. Comprehensive dental services defined. For the purposes of this section,
  38 "comprehensive dental services" means any services necessary to maintain oral health

1 2	and prevent disease, restore oral structures to health and function and treat emergency conditions.
3 4 5 6 7 8	<b>Sec. A-2. Department of Health and Human Services to apply for approval.</b> Before January 1, 2020, the Department of Health and Human Services may apply to the federal Department of Health and Human Services, Centers for Medicare and Medicaid Services for any necessary waivers or state plan amendments to reimburse for comprehensive dental services as required in the Maine Revised Statutes, Title 22, section 3174-F.
9	PART B
10 11	Sec. B-1. 24 MRSA §2317-B, sub-§20, as amended by PL 2013, c. 575, §3, is further amended to read:
12 13	<b>20.</b> Title 24-A, chapters 68 and 68-A. Long-term care insurance, nursing home care insurance and home health care insurance, Title 24-A, chapters 68 and 68-A; and
14 15	Sec. B-2. 24 MRSA §2317-B, sub-§21, as enacted by PL 2013, c. 575, §4 and affected by §10, is further amended to read:
16 17	<b>21. Title 24-A, sections 2765-A and 2847-U.</b> The practice of dental hygiene by a dental hygiene therapist, Title 24-A, sections 2765-A and 2847-U-; and
18	Sec. B-3. 24 MRSA §2317-B, sub-§22 is enacted to read:
19 20	<b>22.</b> Title 24-A, section 4320-L. Coverage for comprehensive dental services, Title 24-A, section 4320-L.
21	Sec. B-4. 24-A MRSA §4320-L is enacted to read:
22	§4320-L. Coverage for comprehensive dental services
23 24 25 26	<b>1. Definition.</b> As used in this section, unless the context otherwise indicates, "comprehensive dental services" means any services necessary to maintain oral health and prevent disease, restore oral structures to health and function and treat emergency conditions.
27 28	2. Required coverage. A carrier offering a health plan in this State shall provide coverage for comprehensive dental services.
29 30 31 32	<b>3.</b> Limits; coinsurance; deductibles. A health plan that provides coverage for the services required by this section may contain provisions for maximum benefits and coinsurance and reasonable limitations, deductibles and exclusions to the extent that these provisions are not inconsistent with the requirements of this section.
33 34 35 36	<b><u>4.</u></b> Coordination of benefits with dental insurance. If an enrollee eligible for coverage under this section is also eligible for coverage under a dental insurance policy or contract, the insurer providing dental insurance is the primary payer responsible for charges under subsection 2 and the carrier is the secondary payer.

5. Application. The requirements of this section apply to all policies, contracts and 1 2 certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2020. For purposes of this section, all contracts are deemed to be 3 renewed no later than the next yearly anniversary of the contract date. 4 PART C 5 Sec. C-1. 32 MRSA §18353 is enacted to read: 6 Charity care or financial assistance to persons without access to 7 **§18353**. comprehensive dental services 8 9 Beginning on or after January 1, 2020, as a condition of renewal of a license to practice, a dentist must demonstrate that the dentist has adopted a policy to provide 10 charity care or financial assistance to a person without access to comprehensive dental 11 services under the MaineCare program or health or dental insurance. The board may 12 13 prescribe by rule reasonable guidelines for policies to be adopted and implemented by a dentist with respect to the provision of comprehensive dental services through charity 14 care or financial assistance activities. Rules adopted pursuant to this section are routine 15 technical rules as defined in Title 5, chapter 375, subchapter 2-A. 16 **SUMMARY** 17 This bill expands the availability of coverage for comprehensive dental services. 18 19 Part A of the bill broadens the scope of required coverage under the MaineCare program for adults. Under current law, coverage for adults over age 21 is limited to 20 certain services. 21 22 Part B of the bill requires health insurance carriers to provide coverage for comprehensive dental services. Part B applies to policies and contracts issued or renewed 23 on or after January 1, 2020. 24 25 Part C of the bill requires dentists as a condition of license renewal to adopt and implement policies to provide comprehensive dental services through charity care or 26 financial assistance to persons without MaineCare coverage or private health insurance.

financial assistance to persons without MaineCare coverage or private health insurance.
 Part C also authorizes the Board of Dental Practice to adopt rules relating to this
 requirement.