

2013 -- S 0644 SUBSTITUTE A

LC01554/SUB A

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2013

A N A C T

RELATING TO INSURANCE - CONSUMER DISCLOSURE OF DENTAL
REIMBURSEMENT CONTRACT LIMITATIONS

Introduced By: Senators Lynch, Doyle, Sosnowski, Miller, and Felag

Date Introduced: March 06, 2013

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

SECTION 1. Chapter 27-18 of the General Laws entitled "Accident and Sickness Insurance Policies" is hereby amended by adding thereto the following section:

27-18-81. Consumer notification. – Every health insurer or health plan providing dental benefits to subscribers shall include on the identification card provided to its subscribers on the front of the cards the following language when the underlying plan contains a non-duplication of benefits clause: "NO DUPLICATION OF BENEFITS".

SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service Corporations" is hereby amended by adding thereto the following section:

27-19-72. Consumer notification. – Every nonprofit hospital service corporation providing dental benefits to subscribers shall include on the identification card provided to its subscribers on the front of the cards the following language when the underlying plan contains a non-duplication of benefits clause: "NO DUPLICATION OF BENEFITS".

SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service Corporations" is hereby amended by adding thereto the following section:

27-20-68. Consumer notification. -- Every nonprofit medical service corporation providing dental benefits to subscribers shall include on the identification card provided to its subscribers on the front of the cards the following language when the underlying plan contains a non-duplication of benefits clause: "NO DUPLICATION OF BENEFITS".

1 SECTION 4. Chapter 27-20.1 of the General Laws entitled "Nonprofit Dental Service
2 Corporations" is hereby amended by adding thereto the following section:

3 **27-20.1-22. Consumer notification.** -- Every nonprofit dental service corporation
4 providing dental benefits to subscribers shall include on the identification card provided to its
5 subscribers on the front of the cards the following language when the underlying plan contains a
6 non-duplication of benefits clause: "NO DUPLICATION OF BENEFITS".

7 SECTION 5. Chapter 27-41 of the General Laws entitled "Health Maintenance
8 Organizations" is hereby amended by adding thereto the following section:

9 **27-41-85. Consumer notification.** -- Every health maintenance organization providing
10 dental benefits to subscribers shall include on the identification card provided to its subscribers on
11 the front of the cards the following language when the underlying plan contains a non-duplication
12 of benefits clause: "NO DUPLICATION OF BENEFITS".

13 SECTION 6. This act shall take effect on January 1, 2014.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

A N A C T
RELATING TO INSURANCE - CONSUMER DISCLOSURE OF DENTAL
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- 1 This act would require dental benefit plan providers to disclose whether the plan prohibits
- 2 duplicate coverage.
- 3 This act would take effect on January 1, 2014.

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