

2020 Regular Session

HOUSE BILL NO. 295

BY REPRESENTATIVE HUVAL

INSURANCE/HEALTH: Provides relative to the cancellation of a dental policy

1 AN ACT

2 To enact R.S. 22:1153(C), relative to the cancellation of a dental service contract; to provide  
3 for an effective date for the cancellation of a dental service contract; to provide for  
4 payment of the premium; to define key terms; to provide for applicability; to provide  
5 for an effective date; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1153(C) is hereby enacted to read as follows:

8 §1153. Additional regulations

9 \* \* \*

10 C.(1) Each contract between a dental service contractor and a policyholder  
11 shall provide that the cancellation of the contract by the policyholder shall be  
12 effective no earlier than the last day of the month in which the dental service  
13 contractor receives the notice of cancellation from the policyholder.

14 (2) The policyholder shall be liable for the premium due to the dental service  
15 contractor for the period of time in which the dental service contract continues in full  
16 force prior to the effective date of the termination of the dental service contract as  
17 provided for in this Subsection.

18 (3) For the purposes of this Subsection, "policyholder" means the employer  
19 for an employer-sponsored plan or the individual subscriber for an individual plan.

20 Section 2(A). This Act shall become effective on January 1, 2021.

1 (B) This Act shall apply to any new dental service contract issued on and after  
2 January 1, 2021. Any dental service contract in effect prior to January 1, 2021, shall convert  
3 to conform to the provisions of this Act on or before the renewal date, but no later than  
4 January 1, 2021.

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DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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HB 295 Original

2020 Regular Session

Huval

**Abstract:** Provides for the effective date of a notice of cancellation for a dental service contract.

Proposed law requires each contract between a dental service contractor and a subscriber or policyholder to provide that the cancellation of the contract by the policyholder shall be effective no earlier than the last day of the month in which the dental service contractor receives the notice of cancellation from the policyholder.

Proposed law requires the policyholder to be liable for the premium due to the dental service contractor for the period of time in which the dental service contract continues in full force prior to the effective date of the termination of the dental service contract.

Effective Jan. 1, 2021.

(Adds R.S. 22:1153(C))