FILED ON: 1/17/2013

HOUSE No. 982

The Commonwealth of Massachusetts

PRESENTED BY:

John W. Scibak

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the passage of the accompanying bill:

An Act relative to increasing choice for dental patients.

PETITION OF:

NAME:	DISTRICT/ADDRESS:
John W. Scibak	2nd Hampshire
Harriette L. Chandler	First Worcester
Peter V. Kocot	1st Hampshire
Stephen L. DiNatale	3rd Worcester
John J. Mahoney	13th Worcester
Louis L. Kafka	8th Norfolk
Cory Atkins	14th Middlesex
Cheryl A. Coakley-Rivera	10th Hampden
Gailanne M. Cariddi	1st Berkshire

HOUSE No. 982

By Mr. Scibak of South Hadley, a petition (accompanied by bill, House, No. 982) of John W. Scibak and others relative to increasing treatment choices in dental insurance policies. Financial Services.

The Commonwealth of Massachusetts

In the Year Two Thousand Thirteen

An Act relative to increasing choice for dental patients.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

SECTION 1. Section 108B of Chapter 175 of the General Laws, as appearing in the 2 2008 Official Edition, is hereby amended by inserting at the end of said section the following 3 new paragraph:-

"Every entity providing any policy of accident and sickness insurance issued in the commonwealth or in any contract for the provision of health care, services or benefits issued by any health, medical or other service corporation or company existing under and by virtue of any laws of the commonwealth shall allow, as a provision in a group or individual policy, contract or health benefit plan for coverage of dental services, any person insured by such entity to direct, in writing, that benefits from a health benefit plan, policy or contract, be paid directly to a dentist who has not contracted with the entity to provide dental services to persons covered by the entity but otherwise meets the credentialing criteria of the entity and has not previously been terminated by such entity as a participating provider. If written direction to pay is executed and written notice of the direction is provided to such entity, the insuring entity shall pay the benefits

directly to the dentist. The entity paying the dentist, pursuant to a direction to pay duly executed

by the subscriber, shall have the right to review the records of the dentist receiving such payment

6 that relate exclusively to that particular subscriber/patient to determine that the service in

17 question was rendered."

SECTION 2. Section 7 of chapter 176B of the General Laws, as appearing in the 2008
Official Edition, is hereby amended by inserting at the end thereof the following new paragraph:-

20 "Every medical service corporation providing any policy of accident and sickness" 21 insurance issued in the commonwealth or in any contract for the provision of health care, shall allow, as a provision in a group or individual policy, contract or health benefit plan for coverage 23 of dental services, any person insured by such corporation to direct, in writing, that benefits from 24 a health benefit plan, policy or contract, be paid directly to a dentist who has not contracted with the corporation to provide dental services to persons covered by the corporation but otherwise meets the credentialing criteria of the corporation and has not previously been terminated by such corporation as a participating provider. If written direction to pay is executed and written notice of the direction is provided to such corporation, the insuring corporation shall pay the benefits directly to the dentist. The corporation paying the dentist, pursuant to a direction to pay duly executed by the subscriber, shall have the right to review the records of the dentist receiving such payment that relate exclusively to that particular subscriber/patient to determine that the service in question was rendered."

SECTION 3. Section 7 of chapter 176E of the General Laws, as appearing in the 2008 Official Edition, is hereby amended by inserting at the end thereof the following new paragraph:-

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"The corporation shall allow, as a provision in a group or individual policy, contract or 35 36 health benefit plan for coverage of dental services, any person insured by the corporation to direct, in writing, that benefits from a health benefit plan, policy or contract, be paid directly to a 38 dentist who has not contracted with the corporation to provide dental services to persons covered by the corporation but otherwise meets the credentialing criteria of the corporation and has not 40 previously been terminated by such corporation as a participating provider. If written direction to pay is executed and written notice of the direction is provided to such corporation, the insuring 41 corporation shall pay the benefits directly to the dentist. The corporation paying the dentist, 42 pursuant to a direction to pay duly executed by the subscriber, shall have the right to review the 43 records of the dentist receiving such payment that relate exclusively to that particular 44 subscriber/patient to determine that the service in question was rendered." 45

SECTION 4. Section 21 of chapter 176G of the General Laws, as appearing in the 2008 Official Edition, is hereby amended by inserting after sub-section (d) the following sub-section:-

48 "(e) Every health maintenance organization shall allow, as a provision in a group or individual policy, contract or health benefit plan for coverage of dental services, any person 49 insured by the organization to direct, in writing, that benefits from a health benefit plan, policy or contract, be paid directly to a dentist who has not contracted with the organization to provide 51 52 dental services to persons covered by the organization but otherwise meets the credentialing 53 criteria of the organization and has not previously been terminated by such organization as a participating provider. If written direction to pay is executed and written notice of the direction 54 is provided to such organization, the insuring organization shall pay the benefits directly to the 56 dentist. The health maintenance organization paying the dentist, pursuant to a direction to pay duly executed by the subscriber, shall have the right to review the records of the dentist receiving 57

such payment that relate exclusively to that particular subscriber/patient to determine that the service in question was rendered."

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SECTION 5. Section 2 of chapter 176I of the General Laws, as appearing in the 2008 Official Edition, is hereby amended by inserting at the end thereof the following new paragraph:-

62 "Every organization shall allow, as a provision in a group or individual policy, contract or health benefit plan for coverage of dental services, any person insured by the organization to 63 direct, in writing, that benefits from a health benefit plan, policy or contract, be paid directly to a 64 dentist who has not contracted with the organization to provide dental services to persons covered by the organization but otherwise meets the credentialing criteria of the organization and has not previously been terminated by such organization as a participating provider. If written 68 direction to pay is executed and written notice of the direction is provided to such organization, the insuring organization shall pay the benefits directly to the dentist. The organization paying the dentist, pursuant to a direction to pay duly executed by the subscriber, shall have the right to 70 review the records of the dentist receiving such payment that relate exclusively to that particular 71 subscriber/patient to determine that the service in question was rendered."