

2012 -- H 7109

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LC00256
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2012

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A N A C T

RELATING TO INSURANCE

Introduced By: Representatives McNamara, O'Neill, Jacquard, Malik, and Schadone

Date Introduced: January 12, 2012

Referred To: House Health, Education & Welfare

It is enacted by the General Assembly as follows:

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

3 **27-18-71. Dental care savings plans. --** Every entity providing a dental service plan or
4 benefit in this state as may be governed by this chapter shall offer and make available to its
5 insured a dental care savings account in order to allow the insured to save for future dental
6 expenses. The terms and conditions of the dental care savings account shall be established by
7 such entity and shall include, without limitation, a provision providing that any unused balance
8 held in the account at the end of any premium year shall, at the insured's option, be carried over
9 into the next premium year.

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

12 **27-19-62. Dental care savings plans. --** Every entity providing a dental service plan or
13 benefit in this state as may be governed by this chapter shall offer and make available to its
14 insured a dental care savings account in order to allow the insured to save for future dental
15 expenses. The terms and conditions of the dental care savings account shall be established by
16 such entity and shall include, without limitation, a provision providing that any unused balance
17 held in the account at the end of any premium year shall, at the insured's option, be carried over
18 into the next premium year.

19 SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service

1 Corporations" is hereby amended by adding thereto the following section:

2 **27-20-57. Dental care savings plans.** -- Every entity providing a dental service plan or
3 benefit in this state as may be governed by this chapter shall offer and make available to its
4 insured a dental care savings account in order to allow the insured to save for future dental
5 expenses. The terms and conditions of the dental care savings account shall be established by
6 such entity and shall include, without limitation, a provision providing that any unused balance
7 held in the account at the end of any premium year shall, at the insured's option, be carried over
8 into the next premium year.

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

11 **27-20.1-21. Dental care savings plans.** -- Every entity providing a dental service plan or
12 benefit in this state as may be governed by this chapter shall offer and make available to its
13 insured a dental care savings account in order to allow the insured to save for future dental
14 expenses. The terms and conditions of the dental care savings account shall be established by
15 such entity and shall include, without limitation, a provision providing that any unused balance
16 held in the account at the end of any premium year shall, at the insured's option, be carried over
17 into the next premium year.

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

20 **27-41-75. Dental care savings plans.** -- Every entity providing a dental service plan or
21 benefit in this state as may be governed by this chapter shall offer and make available to its
22 insured a dental care savings account in order to allow the insured to save for future dental
23 expenses. The terms and conditions of the dental care savings account shall be established by
24 such entity and shall include, without limitation, a provision providing that any unused balance
25 held in the account at the end of any premium year shall, at the insured's option, be carried over
26 into the next premium year.

27 SECTION 6. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE

- 1 This act would provide that an entity providing a dental service plan or benefit shall offer
- 2 a dental care savings account to its insured.
- 3 This act would take effect upon passage.

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