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LC01554/SUB A  
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**STATE OF RHODE ISLAND**

**IN GENERAL ASSEMBLY**

**JANUARY SESSION, A.D. 2013**

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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:

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           **27-18-79. Consumer notification.** – Every health insurer or health plan providing dental  
4 benefits to subscribers shall include on the identification card provided to its subscribers on the  
5 front of the cards the following language when the underlying plan contains a non-duplication of  
6 benefits clause: "NO DUPLICATION OF BENEFITS".

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

9           **27-19-70. Consumer notification.** – Every nonprofit hospital service corporation  
10 providing dental benefits to subscribers shall include on the identification card provided to its  
11 subscribers on the front of the cards the following language when the underlying plan contains a  
12 non-duplication of benefits clause: "NO DUPLICATION OF BENEFITS".

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

15           **27-20-66. Consumer notification.** -- Every nonprofit medical service corporation  
16 providing dental benefits to subscribers shall include on the identification card provided to its  
17 subscribers on the front of the cards the following language when the underlying plan contains a  
18 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           **27-20.1-21. 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           **27-41-83. 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  
REIMBURSEMENT CONTRACT LIMITATIONS

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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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