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## Health Care & Wellness Committee

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### HB 1683

**Brief Description:** Concerning health carriers offering dental only coverage.

**Sponsors:** Representatives Barnard, Macri, Harris, Walen, Caldier, Gregerson, Christian and Riccelli.

#### Brief Summary of Bill

- Requires health carriers offering dental-only coverage or dental coverage included within a health plan to permit licensed denturists to provide covered dental services or care within that provider's scope, subject to certain limitations.
- Requires health carriers offering dental-only coverage or dental coverage included within a health plan to comply with annual health carrier reporting.

**Hearing Date:** 2/7/23

**Staff:** Ingrid Lewis (786-7293).

#### **Background:**

##### Every Category of Provider.

Under the "Every Category of Provider" law, health carriers must permit every category of health care provider to provide health services or care included in the Basic Essential Health Benefits Benchmark Plan (BHP) established by the Office of the Insurance Commissioner (OIC) provided that the services or care are within the providers' permitted scope of practice; the plan covers the services or care in the BHP; and the providers agree to health plan standards related to the provision of care, utilization review, cost containment, management and administrative procedures, and the provision of cost-effective and clinically efficacious care.

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*This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not part of the legislation nor does it constitute a statement of legislative intent.*

All medical providers who are licensed, registered, or certified by the Department of Health are covered by the Every Category of Provider law. Certain health plans are not covered, including self-funded employer plans, Medicare supplemental plans, long-term care insurance, workers' compensation coverage, disability income, short-term medical plans, and limited health plans, such as dental, vision, specific disease, or accident-only plans.

Health Carrier Annual Reports.

Health carriers must annually report the names, addresses, wages, and expense reimbursements of all officers, directors, or trustees of the health carrier during the preceding year, unless substantially similar information is filed with the OIC or the National Association of Insurance Commissioners. This requirement does not apply to a foreign or alien insurer that files a supplemental compensation exhibit in its annual statement.

Denturists.

Denturists are licensed by the Secretary of Health and disciplined by the Board of Denturists. Licensed denturists are authorized to make, place, construct, alter, reproduce, or repair dentures and nonorthodontic removable oral devices, and provide teeth whitening services. In addition, denturists are authorized to take impressions and furnish or supply a denture directly to a person or advise the use of a denture and maintain a facility for the same.

**Summary of Bill:**

Every health carrier offering dental-only coverage or offering dental coverage included within a health plan delivered, issued, or renewed on or after January 1, 2024, must permit licensed denturists to provide dental services or care within that provider's scope included in the carrier's benefit package to the extent that the providers agree to abide by standards related to the provision of care, utilization review, cost containment, management and administrative procedures, and the provision of cost-effective and clinically efficacious care.

These requirements do not apply to a licensed health care profession regulated under Title 18 RCW if the licensing statute for the profession states that such requirements do not apply.

Health carriers offering dental-only coverage must comply with the annual reporting requirements, unless the carrier already files substantially similar information with the Insurance Commissioner or National Association of Insurance Commissioners or the carrier is a foreign or alien insurer that files a supplemental compensation exhibit in its annual statement.

**Appropriation:** None.

**Fiscal Note:** Requested on February 2, 2023.

**Effective Date:** The bill takes effect 90 days after adjournment of the session in which the bill is passed.