



130th MAINE LEGISLATURE

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Legislative Document

No. 441

H.P. 317

House of Representatives, February 16, 2021

An Act To Expand Adult Dental Health Insurance Coverage

Received by the Clerk of the House on February 11, 2021. Referred to the Committee on Health Coverage, Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed pursuant to Joint Rule 401.

A handwritten signature in cursive script that reads "Robert B. Hunt".

ROBERT B. HUNT
Clerk

Presented by Representative BROOKS of Lewiston.

1 **Be it enacted by the People of the State of Maine as follows:**

2 **PART A**

3 **Sec. A-1. 24 MRSA §2317-B, sub-§22**, as amended by PL 2019, c. 605, §3, is
4 further amended to read:

5 **22. Title 24-A, section 4320-M.** Coverage for abortion services, Title 24-A, section
6 4320-M; and

7 **Sec. A-2. 24 MRSA §2317-B, sub-§23**, as enacted by PL 2019, c. 605, §4, is
8 amended to read:

9 **23. Title 24-A, sections 2766-A and 2847-W.** The prohibition on a dental benefit
10 waiting period for persons under 19 years of age, Title 24-A, sections 2766-A and 2847-W;
11 and

12 **Sec. A-3. 24 MRSA §2317-B, sub-§24** is enacted to read:

13 **24. Title 24-A, section 4320-P.** Coverage for comprehensive dental services, Title
14 24-A, section 4320-P.

15 **Sec. A-4. 24-A MRSA §4320-P** is enacted to read:

16 **§4320-P. Coverage for comprehensive dental services**

17 **1. Definition.** As used in this section, unless the context otherwise indicates,
18 "comprehensive dental services" means any services necessary to maintain oral health and
19 prevent disease, restore oral structures to health and function and treat emergency
20 conditions.

21 **2. Required coverage.** A carrier offering a health plan in this State shall provide
22 coverage for comprehensive dental services.

23 **3. Limits; coinsurance; deductibles.** A health plan that provides coverage for the
24 services required by this section may contain provisions for maximum benefits and
25 coinsurance and reasonable limitations, deductibles and exclusions to the extent that these
26 provisions are not inconsistent with the requirements of this section.

27 **4. Coordination of benefits with dental insurance.** If an enrollee eligible for
28 coverage under this section is also eligible for coverage under a dental insurance policy or
29 contract, the insurer providing dental insurance is the primary payer responsible for charges
30 under subsection 2 and the carrier is the secondary payer.

31 **Sec. A-5. Application.** The requirements of this Part apply to all policies, contracts
32 and certificates executed, delivered, issued for delivery, continued or renewed in this State
33 on or after January 1, 2022. For purposes of this Part, all contracts are deemed to be
34 renewed no later than the next yearly anniversary of the contract date.

35 **PART B**

36 **Sec. B-1. 22 MRSA §8718** is enacted to read:

37 **§8718. Dental provider database**

38 The organization shall develop and maintain a database to provide information on
39 available dentists in this State who provide dental services to MaineCare members.

1 including children. The database of available dentists must be posted on a publicly
2 accessible website for use by the public. The organization shall collaborate with the
3 department as necessary on the development and maintenance of the database of available
4 dentists.

5 **SUMMARY**

6 Part A of the bill requires health insurance carriers to provide coverage for
7 comprehensive dental services. Part A applies to policies and contracts issued or renewed
8 on or after January 1, 2022.

9 Part B of the bill requires the Maine Health Data Organization to develop and maintain
10 a database of dentists providing dental care to MaineCare members, including children, and
11 to post that information on a publicly accessible website.