HEALTH SECURITY ACT - PROHIBITING INSURERS FROM SETTING FEES FOR NONCOVERED DENTIST SERVICES

Act of Oct. 24, 2012, P.L. 1472, No. 186 Cl. 85 Session of 2012 No. 2012-186

SB 1144

AN ACT

Amending the act of July 2, 1996 (P.L.514, No.85), entitled "An act providing for certain health insurance benefits to aid the health and well-being of mother and child following the birth of a child; and prohibiting certain practices by insurers," defining "covered dentist services"; and prohibiting insurers from setting fees for noncovered dentist services.

The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows:

Section 1. Section 2 of the act of July 2, 1996 (P.L.514, No.85), known as the Health Security Act, is amended by adding a definition to read:

Section 2. Definitions.

The following words and phrases when used in this act shall have the meanings given to them in this section unless the context clearly indicates otherwise:

"Covered dentist services." Dental services for which reimbursement is available under an insured's policy, regardless of whether the reimbursement is contractually limited by a deductible, copayment, coinsurance, waiting period, annual or lifetime maximum, frequency limitation or alternative benefit payment.

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Section 2. The act is amended by adding a section to read: Section 4.1. Fees for noncovered dentist services.

An insurer's contract with a dentist may not require that the dentist provide services to the insurer's insureds at a fee set by the insurer unless those services are covered dentist services .

Section 3. The addition of section 4.1 of the act shall apply to insurance policies issued or renewed on or after the effective date of this section.

Section 4. This act shall take effect in 60 days.

APPROVED--The 24th day of October, A.D. 2012.

TOM CORBETT