



# HOUSE COMMITTEE ON APPROPRIATIONS

## FISCAL NOTE

SENATE BILL NO. 373

PRINTERS NO. 1908

PRIME SPONSOR: Eichelberger

### COST / (SAVINGS)

FUND	FY 2018/19	FY 2019/20
General Fund	\$0	\$0

#### SUMMARY:

Senate Bill 373 amends the Insurance Company Law concerning forms for health insurance claims. It would take effect in 240 days.

#### ANALYSIS:

Senate Bill 373 makes changes to payments issued under dental insurance policies issued or renewed on or after the effective date of the legislation. It requires a check for payment of a claim for covered dental care services provided by a licensed dental provider, where the provider is not a participating provider under a contract with a dental insurer, to be made out to both the dental provider and the insured. The checks must be sent to the insured. An out-of-network dental provider will not require the insured to pay any amount above any applicable copayments, coinsurance or deductibles at the time of service.

Dental insurance policies, and claims forms under those policies, must allow an out-of-network provider of dental service to request the dental insurer's payment be made only to the provider. When the insured agrees, in writing, to this assignment of payment, the provider cannot require the insured to pay an amount over the insurer's rate for the same service performed by a network provider, except for any applicable copayments, coinsurances or deductibles.

Nothing above shall preclude a dental insurer and an out-of-network provider from agreeing to an alternate payment arrangement. The provider must not require the insured to pay an amount over the insurer's rate, except for any applicable copayments, coinsurances or deductibles.

#### FISCAL IMPACT:

Enactment of this legislation will have no adverse impact on Commonwealth funds.

**PREPARED BY:** Jeff Miller  
House Appropriations Committee (R)

**DATE:** October 17, 2018

*Estimates are calculated using the best information available. Actual costs and revenue impact incurred may vary from estimates.*