## THE GENERAL ASSEMBLY OF PENNSYLVANIA

## **HOUSE BILL**

No. 718

Session of 2007

INTRODUCED BY DALLY, BASTIAN, BELFANTI, BEYER, BISHOP, CALTAGIRONE, CAPPELLI, CASORIO, CURRY, DALEY, FABRIZIO, FREEMAN, GEIST, GINGRICH, GOODMAN, HORNAMAN, JOSEPHS, W. KELLER, KULA, MAHONEY, McILHATTAN, MELIO, MILLARD, MURT, NAILOR, M. O'BRIEN, PHILLIPS, RAPP, READSHAW, REICHLEY, SAYLOR, SIPTROTH, STABACK, J. TAYLOR, WALKO, WANSACZ, YOUNGBLOOD AND JAMES, MARCH 9, 2007

REFERRED TO COMMITTEE ON INSURANCE, MARCH 9, 2007

## AN ACT

- 1 Providing for insurance coverage of congenital orofacial
  2 anomalies.
- 3 The General Assembly of the Commonwealth of Pennsylvania
- 4 hereby enacts as follows:
- 5 Section 1. Short title.
- 6 This act shall be known and may be cited as the Insurance
- 7 Coverage for Congenital Orofacial Anomalies Act.
- 8 Section 2. Definitions.
- 9 The following words and phrases when used in this act shall
- 10 have the meanings given to them in this section unless the
- 11 context clearly indicates otherwise:
- 12 "Congenital orofacial anomalies." Defects from birth
- 13 creating extension of the mouth and jaw including, but not
- 14 limited to, cleft palate and impaction.
- 15 "Orthognathic surgery." Surgical correction of abnormalities

- 1 of the mandible, maxilla or both.
- 2 Section 3. Insurance coverage of congenital orofacial
- 3 anomalies.
- 4 All group or individual health or sickness or accident
- 5 insurance policies providing hospital or medical/surgical
- 6 coverage and all group or individual subscriber contracts or
- 7 certificates issued by any entity subject to 40 Pa.C.S. Ch. 61
- 8 (relating to hospital plan corporations) or 63 (relating to
- 9 professional health services plan corporations), the act of May
- 10 17, 1921 (P.L.682, No.284), known as The Insurance Company Law
- 11 of 1921, and the act of December 29, 1972 (P.L.1701, No.364),
- 12 known as the Health Maintenance Organization Act, shall provide
- 13 coverage for the full treatment of congenital orofacial
- 14 anomalies. Treatment shall include, but not be limited to:
- 15 (1) Surgery and surgical management, including
- 16 orthognathic surgery.
- 17 (2) Orthodontic treatment and management.
- 18 (3) Speech therapy.
- 19 (4) Hospitalization, as required.
- 20 Section 4. Applicability.
- 21 This act shall not apply to the following types of policies:
- 22 (1) Accident only.
- 23 (2) Limited benefit.
- 24 (3) Credit.
- 25 (4) Dental.
- 26 (5) Vision.
- 27 (6) Specified disease.
- 28 (7) Medicare supplement.
- 29 (8) Civilian Health and Medical Program of the Uniformed
- 30 Services (CHAMPUS) supplement.

- 1 (9) Long-term care or disability income.
- 2 (10) Workers' compensation.
- 3 (11) Automobile medical payment.
- 4 Section 5. Effective date.
- 5 This act shall take effect in 60 days.