SB296
165214-4
By Senator Bussman
RFD: Health and Human Services
First Read: 19-MAR-15
SB296

ENROLLED, An Act,

Relating to the terms of certain health insurance policies, health maintenance organization plans, and other health benefit plans, with respect to dental services; to prohibit a policy or plan to set fees for services that are not covered by the plan or policy; and to provide certain exceptions.

BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

Section 1. As used in this act, the following terms shall have the following meanings:

1. COVERED PERSON. Any individual, family, or family member on whose behalf third-party payment or prepayment of health or medical expenses is provided under an insurance policy, plan, or contract providing for third-party payment or prepayment of health care or medical expenses.

2. COVERED SERVICES. Dental care services for which a reimbursement is available under an enrollee's plan contract, or for which a reimbursement would be available but for the application of contractual limitations such as deductibles, copayments, coinsurance, waiting periods, annual or lifetime maximums, frequency limitations, alternative benefit payments, or any other limitation.
(3) DENTAL CARE PROVIDER. A licensed dentist.

(4) DENTAL PLAN. Includes any policy of insurance which is issued by a health care service contractor which provides for coverage of dental services not in connection with a medical plan.

(5) INSURANCE POLICY, PLAN, OR CONTRACT PROVIDING FOR THIRD-PARTY PAYMENT OR PREPAYMENT OF HEALTH OR MEDICAL EXPENSES. Includes an individual or group policy for accident or health insurance, an individual or group hospital or health care service contract, an individual or group health maintenance organization contract, an organized delivery system contract, a preferred provider organization contract, and any other similar policy, plan, or contract.

Section 2. An insurance policy, plan, or contract providing for third-party payment or prepayment of health or medical expenses issued after January 1 following the effective date of this act shall not require a dental care provider to provide service to a covered person at a fee set by the policy or plan unless the services are covered by the policy or plan.

Section 3. Nothing in this act shall be construed as limiting the ability of an insurer or a third-party administrator to restrict any of the following as related to covered services:

(1) Balance billing.
(2) Waiting periods.
(3) Frequency limitations.
(4) Deductibles.
(5) Maximum annual benefits.

Section 4. Nothing in this act shall apply to corporations organized pursuant to Article 6 of Chapter 20 of Title 10A, commencing at Section 10A-20-6.01, Code of Alabama 1975, or to policies, plans, or contracts entered, issued, or administered by the corporations.

Section 5. This act shall become effective on the first day of the third month following its passage and approval by the Governor, or its otherwise becoming law.
SB296

President and Presiding Officer of the Senate

Speaker of the House of Representatives

SB296
Senate 12-MAY-15
I hereby certify that the within Act originated in and passed
the Senate, as amended.

Patrick Harris
Secretary

House of Representatives
Passed: 04-JUN-15

By: Senator Bussman

APPROVED 6-11-2015
TIME 9:00 AM

Alabama Secretary Of State
Act Num....: 2015-483
Bill Num....: S-296
Recvd 06/11/15 01:37pmSLF
I hereby certify that the Resolution as required in Section C of Act No. 81-889 was adopted and is attached to the Bill, SB 294.

YEAS 96 NAYS 0

PATRICK HARRIS,
Secretary

I hereby certify that the notice & proof is attached to the Bill, SB ____________ as required in the General Acts of Alabama, 1975 Act No. 919.

PATRICK HARRIS,
Secretary

REPORT OF STANDING COMMITTEE
This bill having been referred by the House to its standing committee on Insurance was acted upon by such committee in session, and returned therefrom to the House with the recommendation that it be passed w/amend(s) w/sub... This 5th day of May, 2015.

Chairperson

CONFERENCE COMMITTEE
Senate Conferees

RE-REFERRED RE-COMMITTED
Committee

I hereby certify that the Resolution as required in Section C of Act No. 81-889 was adopted and is attached to the Bill, SB 294.

YEAS 96 NAYS 0

JEFF WOODARD,
Clerk