

Regular Session, 1997

HOUSE BILL NO. 2258

BY REPRESENTATIVE DIMOS

INSURANCE/HEALTH-ACCID: Requires payment by insurers of hospitalization and anesthesia charges for dental procedures

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AN ACT

To enact R.S. 22:228.7, relative to health and accident insurance; to require health and accident insurers to provide coverage for certain anesthesia and hospital charges for dental procedures; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:228.7 is hereby enacted to read as follows:

§228.7. Coverage for dental procedures: anesthesia and hospitalization

A. Every hospital, health, or medical expense insurance policy, hospital or medical service contract, employee welfare benefit plan, health and accident insurance policy, or any policy of group, family group, blanket or franchise health and accident insurance, a self-insurance plan, health maintenance organization, and preferred provider organization, which is delivered or issued for delivery in this state shall provide benefits for anesthesia when rendered in a hospital setting and for associated hospital charges when the mental or physical condition

1           of the insured requires dental treatment to be rendered in a hospital  
2           setting.

3           B. An insurer under this Section may require prior  
4           authorization for hospitalization for dental care procedures in the same  
5           manner that prior authorization is required for hospitalization for other  
6           covered medical conditions. For a patient to satisfy the criteria of  
7           Subsection A, a dentist shall consider the Indications for General  
8           Anesthesia, as published in the reference manual of the American  
9           Academy of Pediatric Dentistry, as utilization standards for  
10           determining whether performing dental procedures necessary to treat  
11           the particular condition or conditions of the patient under general  
12           anesthesia constitutes appropriate treatment.

13           C. The provisions of this Section shall not apply to treatment  
14           rendered for temporal mandibular joint (TMJ) disorders.

15           D. An insurer under this Section may restrict coverage to  
16           include only procedures performed by:

17           (1) A fully accredited specialist in pediatric dentistry or other  
18           dentists fully accredited in a recognized dental specialty for which  
19           hospital privileges are granted.

20           (2) A dentist who is certified by virtue of completion of an  
21           accredited program of post-graduate hospital training to be granted  
22           hospital privileges.

23           (3) A dentist who has not yet satisfied the certification  
24           requirements, but has been granted hospital privileges as of January 1,  
25           1998.

- 1           Section 2. This Act shall become effective on January 1, 1998, and  
2           applies to policies of health and accident insurers issued or renewed on or after  
3           January 1, 1998.

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DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument.

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Dimos

HB No. 2258

Proposed law would require every hospital, health, or medical expense insurance policy, hospital or medical service contract, employee welfare benefit plan, health and accident insurance policy, or any policy of group, family group, blanket or franchise health and accident insurance, a self-insurance plan, health maintenance organization, and preferred provider organization, which is delivered or issued for delivery in this state to provide coverage for anesthesia and hospitalization for dental procedures of certain insureds. Would also require the coverage to provide payments for dental procedures rendered in a hospital setting. Would permit the insurer to establish utilization requirements for the dental procedures.

Proposed law specifically provides that the proposed law does not apply to treatment rendered for temporal mandibular joint (TMJ) disorders.

Proposed law would also permit insurers to restrict coverage to procedures performed by certain accredited specialists of pediatric dentistry. Would also require the dentist to consider procedures for utilization standards of the American Academy of Pediatric Dentistry.

Proposed law applies to policies of health and accident insurers issued or renewed on or after January 1, 1998.

Effective January 1, 1998.

(Adds R.S. 22:228.7)

Summary of Amendments Adopted by House

Committee Amendments Proposed by House Committee on Insurance to the original bill.

1. Restricts dental procedures to be rendered in a hospital setting.
2. Requires the procedures to consider the Indications for General Anesthesia issued by the American Academy of Pediatric Academy.

3. Would restrict coverage to certain pediatric dentists.

House Floor Amendments to the engrossed bill.

1. Expands the applicability of the provisions to every hospital, health, or medical expense insurance policy, hospital or medical service contract, employee welfare benefit plan, health and accident insurance policy, or any policy of group, family group, blanket or franchise health and accident insurance, a self-insurance plan, health maintenance organization, and preferred provider organization, which is delivered or issued for delivery in this state.
2. Specifically excludes coverage for treatment for temporal mandibular joint (TMJ) disorders.