HLS 20RS-771 ENGROSSED

2020 Regular Session

HOUSE BILL NO. 311

BY REPRESENTATIVE HUVAL

INSURANCE CLAIMS: Provides relative to denial of coverage by dental plans

1 AN ACT 2 To enact R.S. 22:1155(D), relative to denial of claims by dental service contractors; to 3 prohibit denial of claims based upon preexisting conditions; to authorize a twelve-4 month waiting period for preexisting conditions; and to provide for related matters. 5 Be it enacted by the Legislature of Louisiana: 6 Section 1. R.S. 22:1155(D) is hereby enacted to read as follows: 7 §1155. Denial of claims; appeal; prior authorization; preexisting conditions 8 9 D.(1) A dental service contractor shall not deny coverage for a dental 10 condition existing prior to the date the coverage begins. 11 (2) A dental service contractor may impose up to a twelve-month waiting 12 period for coverage of preexisting conditions.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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Huval

Abstract: Prohibits the denial of dental plan claims based upon preexisting conditions.

<u>Present law</u> provides for the denial of a reimbursement request for dental services by a dental service contractor and requires the establishment and maintenance of an appeal process.

<u>Proposed law</u> retains <u>present law</u>.

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CODING: Words in struck through type are deletions from existing law; words <u>underscored</u> are additions.

<u>Proposed law</u> prohibits the denial of coverage for a dental condition existing prior to the date the coverage begins but allows a dental service contractor to impose up to a 12-month waiting period for coverage of preexisting conditions.

(Adds R.S. 22:1155(D))

Summary of Amendments Adopted by House

The Committee Amendments Proposed by <u>House Committee on Insurance</u> to the original bill:

1. Extend the waiting period that may be imposed for coverage of preexisting conditions from 6-months to 12-months.