

2026 Regular Session

SENATE BILL NO. 155

BY SENATOR TALBOT

HEALTH/ACC INSURANCE. Provides for coverage of certain dental care when connected with cancer treatment. (gov sig)

1 AN ACT

2 To enact R.S. 22:1077.5, relative to dental care and cancer treatment; to provide for  
3 healthcare coverage for certain medically necessary dental procedures as a result of  
4 cancer treatment; to clarify healthcare insurers are not required to provide coverage  
5 for routine preventative dental care; to provide for applicability; to provide for an  
6 effective date; and to provide for related matters.

7 Be it enacted by the Legislature of Louisiana:

8 Section 1. R.S. 22:1077.5 is hereby enacted to read as follows:

9 **§1077.5. Coverage for dental services for cancer patients**

10 **A. Except as provided in Subsection C of this Section, an insurer offering**  
11 **a health coverage plan in this state shall provide the following coverage for**  
12 **medically necessary dental procedures for an insured who has been diagnosed**  
13 **with cancer:**

14 **(1) Fluoride treatment and dental procedures that are medically**  
15 **necessary to reduce the risk of infection, eliminate infection, or treat tooth loss**  
16 **or decay within thirty days prior to beginning cancer treatment, including**  
17 **chemotherapy, biological therapy, or radiation therapy treatment.**

1                   **(2) Dental procedures that are medically necessary to reduce the risk of**  
 2                   **infection, eliminate infection, or treat tooth loss or decay that is the direct or**  
 3                   **indirect result of cancer treatment, including chemotherapy, biological therapy,**  
 4                   **or radiation therapy treatment.**

5                   **(3) An obturator as medically necessary for treatment of an insured that**  
 6                   **has a defective oral cavity as a direct or indirect result of cancer treatment,**  
 7                   **including chemotherapy, biological therapy, or radiation therapy treatment.**

8                   **B. The coverage required under this Subsection shall include coverage**  
 9                   **for laboratory assessments, medications, and treatments.**

10                   **C. A healthcare insurer is not required to provide coverage for routine**  
 11                   **preventive dental care, including cleaning and sealants.**

12                   **D. The provisions of this Section do not include a plan providing**  
 13                   **coverage for excepted benefits as defined in R.S. 22:1061, limited benefit health**  
 14                   **insurance plans, and short-term policies that have a term of less than twelve**  
 15                   **months.**

16                   Section 2. The provisions of this Act shall apply to any new policy, contract,  
 17                   program, or health coverage plan issued on or after January 1, 2027. Any policy, contract,  
 18                   or plan in effect prior to January 1, 2027 shall convert to conform to the provisions of this  
 19                   Act on or before the renewal date thereof, but in no event later than January 1, 2028.

20                   Section 3. This Act shall become effective upon signature by the governor or, if not  
 21                   signed by the governor, upon expiration of the time for bills to become law without signature  
 22                   by the governor, as provided by Article II, Section 18 of the Constitution of Louisiana. If  
 23                   vetoed by the governor and subsequently approved by the legislature, this Act shall become  
 24                   effective on the day following such approval.

---

The original instrument and the following digest, which constitutes no part  
 of the legislative instrument, were prepared by Senate Legislative Services.  
 The keyword, summary, 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)]

---

Proposed law retains present law.

Proposed law requires healthcare insurance provide coverage for medically necessary dental procedures for an insured diagnosed with cancer.

Proposed law requires coverage for certain procedures medically necessary to reduce or eliminate infection or to treat tooth loss or decay prior to or as a result of cancer treatment.

Proposed law requires coverage for laboratory assessments, medications, and treatments.

Proposed law requires coverage for an obturator for treatment of an insured with a defective oral cavity when medically necessary as a result of cancer treatment.

Proposed law clarifies that a healthcare insurer is not required to provide coverage for routine dental care.

Effective upon signature of the governor or lapse of time for gubernatorial action.

(Adds R.S. 22:1077.5)