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DIGEST

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SB 192 Engrossed

2026 Regular Session

Foil

Present law provides for insurance reimbursement or payments to dentists for dental care services. Proposed law retains present law.

Proposed law defines "express acceptance" as a written agreement between a dental plan and a dentist providing for a payment method. Proposed law clarifies that express acceptance may be given electronically and may include, but is not limited to, an electronic or digital signature, checking a box indicating express acceptance, or another form of electronic acknowledgment and acceptance of a selected payment method.

Proposed law provides that a dentist must elect through express acceptance to receive payment of a claim using credit card or electronic funds transfer payment methods.

Proposed law provides that the violation of express acceptance requirement nullifies any election on claim payment methodology and requires execution of a new express acceptance agreement.

Proposed law applies to dental plans issued, amended, or renewed on or after January 1, 2027.

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

(Amends R.S. 22:1157(D)(2)(intro para); Adds R.S. 22:1157(A)(6) and (D)(2)(c) and (4))

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the engrossed bill:

1. Revise the definition of "express acceptance" to clarify that the agreement pertains to a selected payment method, rather than "the terms of" a direct agreement.
2. Remove the language requiring that the dental plan's communication of the payment method be made in writing to the dentist.
3. Clarify that express acceptance may be given through electronic, digital signatures, checking a confirmation box, or other electronic acknowledgments.
4. Broaden the scope of applicability of proposed law to apply to policies that are newly issued, amended, or renewed.
5. Remove redundant language from proposed law to maintain consistency with existing statutory format.