

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. 22:1077.6, 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. 22:1077.6 is hereby enacted to read as follows:

9 **§1077.6. Coverage for dental services for cancer patients**

10 **A. Except as provided in Subsection B 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) Evaluation, imaging, clinical examination, and dental extractions that**
15 **are medically necessary to reduce the risk of infection, eliminate infection, or**
16 **treat tooth loss or decay as part of a pre-cancer treatment screening.**

17 **(2) The dental services shall be covered when performed as part of a pre-**

1 treatment medical clearance protocol for insureds scheduled to undergo cancer
 2 treatment.

3 B. A healthcare insurer is not required to provide coverage for routine
 4 preventive dental care, including cleaning and sealants.

5 C. The provisions of this Section do not include a plan providing
 6 coverage for excepted benefits as defined in R.S. 22:1061, limited benefit health
 7 insurance plans, and short-term policies that have a term of less than twelve
 8 months.

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

13 Section 3. This Act shall become effective upon signature by the governor or, if not
 14 signed by the governor, upon expiration of the time for bills to become law without signature
 15 by the governor, as provided by Article III, Section 18 of the Constitution of Louisiana. If
 16 vetoed by the governor and subsequently approved by the legislature, this Act shall become
 17 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)]

DIGEST

SB 155 Reengrossed

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Talbot

Present law requires healthcare insurance provide coverage for treatments related to cancer.
Proposed law retains present law.

Proposed law requires healthcare insurance provide coverage for medically necessary dental
 procedures as part of a pre-treatment medical clearance protocol for an insured diagnosed
 with cancer.

Proposed law requires coverage for evaluation, imaging, clinical examination, and dental
 extractions that are medically necessary to reduce or eliminate infection or to treat tooth loss
 or decay as part of a pre-cancer treatment screening.

Proposed law requires the services to be covered when performed as part of a pre-treatment
 medical clearance protocol for insureds scheduled to undergo cancer treatment.

Proposed law clarifies that a healthcare insurer is not required to provide coverage for

routine dental care.

Proposed law excludes certain plans providing coverage for excepted benefits, limited benefit health insurance plans, and short-term policies with a term of less than twelve months from the provisions of proposed law.

Applicable to any new policy, contract, program, or health coverage plan issued on or after Jan. 1, 2027.

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

(Adds R.S. 22:1077.6)

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the original bill

1. Limit coverage to dental services performed as part of a pre-treatment medical clearance protocol.

Committee Amendments Proposed by Senate Committee on Finance to the engrossed bill

1. Remove provision requiring coverage for certain dental procedures to reduce the risk of infection or teeth loss as a result of cancer treatment.
2. Remove provision requiring coverage for an obturator for treatment of an insured with a defective oral cavity as a result of cancer treatment.
3. Remove provision requiring coverage for laboratory assessments, medications, and treatments.
4. Require coverage for dental extractions that are medically necessary to reduce or eliminate infection or to treat tooth loss or decay as part of a pre-cancer treatment screening.
5. Make technical changes.