

2026 Regular Session

SENATE BILL NO. 192

BY SENATOR FOIL

HEALTH/ACC INSURANCE. Provides for the method of dental reimbursement or payments. (gov sig)

1 AN ACT

2 To amend and reenact the introductory paragraph of R.S. 22:1157(D)(2) and to enact R.S.
3 22:1157(A)(6) and (D)(2)(c) and (4), relative to the method of dental reimbursement
4 or payments; to provide for definitions; to provide for payment of dental insurance
5 claims to a provider; to provide for applicability; to provide for an effective date; and
6 to provide for related matters.

7 Be it enacted by the Legislature of Louisiana:

8 Section 1. The introductory paragraph of R.S. 22:1157(D)(2) is hereby amended and
9 reenacted and R.S. 22:1157(A)(6) and (D)(2)(c) and (4) are hereby enacted to read as
10 follows:

11 §1157. Dental reimbursement or payments

12 A. As used in this Section, the following definitions shall apply:

13 * * *

14 **(6) "Express acceptance" means a clear and direct agreement to the**
15 **terms of payment method, communicated explicitly by the dental plan to the**
16 **dentist, in writing, signifying acceptance of the payment method without any**
17 **ambiguity or implied actions.**

1 * * *

2 D.(1) * * *

3 (2) If initiating or changing payments to a dentist using electronic funds
4 transfers or credit card payments, a dental plan shall do ~~both~~ **all** of the following:

5 * * *

6 **(c) Obtain from the provider or a designee of the provider an election,**
7 **through express acceptance, to accept a payment of the claim using the credit**
8 **card or electronic funds transfer payment methodology.**

9 * * *

10 **(4) Violation of the express acceptance required as provided in**
11 **Paragraph (2) of this Subsection nullifies any election on claim payment**
12 **methodology until such time as a new express agreement is executed.**

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

17 Section 3. This Act shall become effective upon signature by the governor, or, if not
18 signed by the governor, upon expiration of time for bills to become law without signature
19 by the governor, as provided by Article III, Section 18 of the Constitution of Louisiana. If
20 vetoed by the governor and subsequently approved by the legislature, this Act shall become
21 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)]

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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 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.

Effective upon signature of the 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))