

2016 Regular Session

SENATE BILL NO. 132

BY SENATOR MARTINY

HEALTH/ACC INSURANCE. Requires health insurance coverage for temporal mandibular joint disorders. (8/1/16)

1 AN ACT

2 To amend and reenact R.S. 22:1040(C), relative to coverage for dental procedures; to require
3 coverage for the treatment of temporal mandibular joint (TMJ) disorders; and to
4 provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1040(C) is hereby amended and reenacted to read as follows:

7 §1040. Coverage for dental procedures; anesthesia and hospitalization

8 A. Every hospital, health, or medical expense insurance policy, hospital or
9 medical service contract, employee welfare benefit plan, health and accident
10 insurance policy, or any policy of group, family group, blanket, or association health
11 and accident insurance, a self-insurance plan, health maintenance organization, and
12 preferred provider organization, and the Office of Group Benefits programs, which
13 are delivered or issued for delivery in this state shall provide benefits for anesthesia
14 when rendered in a hospital setting and for associated hospital charges when the
15 mental or physical condition of the insured requires dental treatment to be rendered
16 in a hospital setting.

17 B. An insurer under this Section may require prior authorization for

1 hospitalization for dental care procedures in the same manner that prior authorization
 2 is required for hospitalization for other covered medical conditions. For a patient to
 3 satisfy the criteria of Subsection A of this Section, a dentist shall consider the
 4 Indications for General Anesthesia, as published in the reference manual of the
 5 American Academy of Pediatric Dentistry, as utilization standards for determining
 6 whether performing dental procedures necessary to treat the particular condition or
 7 conditions of the patient under general anesthesia constitutes appropriate treatment.

8 C. The provisions of this Section shall ~~not~~ apply to treatment rendered for
 9 temporal mandibular joint (TMJ) disorders **in every insurance policy issued after**
 10 **July 1, 2016.**

11 D. An insurer under this Section may restrict coverage to include only
 12 procedures performed by:

13 (1) A fully accredited specialist in pediatric dentistry or other dentists fully
 14 accredited in a recognized dental specialty for which hospital privileges are granted.

15 (2) A dentist who is certified by virtue of completion of an accredited
 16 program of post-graduate hospital training to be granted hospital privileges.

17 (3) A dentist who has not yet satisfied the certification requirements, but has
 18 been granted hospital privileges as of January 1, 1998.

19 E. The provisions of this Section shall not apply to limited benefit health
 20 insurance policies or contracts authorized to be issued in this state.

The original instrument and the following digest, which constitutes no part
 of the legislative instrument, were prepared by Cheryl Cooper.

SB 132 Original

DIGEST
2016 Regular Session

Martiny

Present law excludes treatment rendered for temporal mandibular joint (TMJ) disorders from coverage that is required to be included in every hospital, health, or medical insurance policy, or medical expense service contract, employee welfare benefit plan, health and accident insurance, a self-insurance plan, health maintenance organization, and preferred provider organization, and the Office of Group Benefits programs delivered or issued for delivery in La.

Proposed law requires coverage for treatment rendered for TMJ disorders in health insurance policies issued after July 1, 2016.

SLS 16RS-334

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Effective August 1, 2016.

(Amends R.S. 22:1040(C))