## SECOND REGULAR SESSION SENATE COMMITTEE SUBSTITUTE FOR

### SENATE BILL NO. 762

#### 89TH GENERAL ASSEMBLY

Reported from the Committee on Insurance and Housing, March 12, 1998, with recommendation that the Senate Committee Substitute do pass.

S3265.03C

TERRY L. SPIELER, Secretary.

#### AN ACT

To amend chapter 376, RSMo, by adding thereto one new section relating to insurance coverage for dental care for children and persons with disabilities.

Be it enacted by the General Assembly of the State of Missouri, as follows:

Section A. Chapter 376, RSMo, is amended by adding thereto one new section, to be known as section 376.1225, to read as follows:

376.1225. 1. Every health benefit plan as that is defined in section 376.1350, RSMo, and all self-insured group health benefit plans of any type or description whether providing for coverage for specific individuals and members of their families or to groups of individuals and/or their families and all plans offered by an "insurer" as defined in section 376.821, RSMo, shall provide coverage for administration of general anesthesia and hospital charges for dental care provided to the following covered persons:

- (1) A child under the age of five;
- (2) A person who is severely disabled; or
- (3) A person who has a medical or behavioral condition which requires hospitalization or general anesthesia when dental care is provided.
- 2. Each plan as described in this section must provide coverage for administration of general anesthesia and hospital charges for treatment rendered by a dentist, regardless of whether the services are provided in a hospital or surgical center.
- 3. Nothing in this section shall prevent a health carrier from requiring prior authorization for hospitalization for dental care procedures in the same manner that prior authorization is required for hospitalization for other covered diseases or

conditions.

4. Nothing in this section shall apply to accident-only, specified disease, hospital indemnity, medicare supplement or long-term care policies.

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