

By: Senator(s) Dearing

To: Insurance

SENATE BILL NO. 2241

1 AN ACT TO REQUIRE HEALTH INSURANCE FOR ANESTHESIA, HOSPITAL
2 AND PHYSICIAN EXPENSES ASSOCIATED WITH CERTAIN HOSPITAL DENTAL
3 PROCEDURE; AND FOR RELATED PURPOSES.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

5 SECTION 1. Any health, accident or sickness insurance policy
6 or hospital, medical service contract or policy which takes effect
7 on or after July 1, 1999, shall provide for reimbursement of
8 anesthesia expenses, hospital expenses and physician expenses
9 associated with any inpatient/outpatient hospital dental procedure
10 where:

11 (a) Such expense is covered under such contract or
12 policy; and

13 (b) The procedure is performed on a minor eight (8)
14 years of age or younger and cannot be safely performed in a dental
15 office setting.

16 The benefit provided for by this section shall be subject to
17 the same annual deductibles or co-insurance established for all
18 other covered benefits within a given plan, policy or contract.
19 Private third-party payors may not reduce or eliminate coverage
20 due to the requirements of this section. Nothing contained herein
21 shall be construed as applying to medical assistance programs
22 funded with state and federal funds, if such programs require
23 provision of services as medically necessary. When services
24 defined in this section are provided by a dentist acting within
25 the lawful scope of his license, benefits shall be provided at the
26 same levels and under the same terms whether provided by a

27 physician or dentist.

28 SECTION 2. This act shall take effect and be in force from
29 and after July 1, 1999.