

By: Senator(s) Dearing

To: Insurance

SENATE BILL NO. 2397

1 AN ACT TO REQUIRE THAT CERTAIN INSURANCE POLICIES AND PLANS
2 PROVIDE MEDICAL BENEFITS WHEN DENTAL CARE IS PROVIDED UNDER
3 PHYSICIAN-SUPERVISED GENERAL ANESTHESIA; AND FOR RELATED PURPOSES.

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

5 SECTION 1. Every hospital, health or medical expenses
6 insurance policy, hospital or medical service contract, health
7 maintenance organization and preferred provider organization that
8 is delivered or issued for delivery in this state and otherwise
9 provides anesthesia benefits shall provide benefits for anesthesia
10 and for associated facility charges when the mental or physical
11 condition of the insured requires dental treatment to be rendered
12 under physician-supervised general anesthesia in a hospital
13 setting, surgical center or dental office. This required coverage
14 shall include anesthesia services provided by oral and
15 maxillofacial surgeons as permitted by the Mississippi State Board
16 of Dental Examiners.

17 An insurer may require prior authorization for the anesthesia
18 and associated facility charges for dental care procedures in the
19 same manner that prior authorization is required for treatment of
20 other medical conditions under general anesthesia. The benefit
21 provided by this coverage shall be subject to the same annual
22 deductibles or coinsurance established for all other covered
23 benefits within a given policy, plan or contract. Private third
24 party payers may not reduce or eliminate coverage due to these
25 requirements.

26 A dentist shall consider the Indications for General

27 Anesthesia as published in the reference manual of the American
28 Academy of Pediatric Dentistry as utilization standards for
29 determining whether performing dental procedures necessary to
30 treat the particular condition or conditions of the patient under
31 general anesthesia constitutes appropriate treatment.

32 The provisions of this act shall not apply to treatment
33 rendered for temporal mandibular joint (TMJ) disorders.

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