

By: Representative Moak

To: Insurance

HOUSE BILL NO. 238

1 AN ACT TO AMEND SECTION 83-51-5, MISSISSIPPI CODE OF 1972, TO
2 REVISE THE BENEFITS UNDER HEALTH INSURANCE POLICIES THAT PROVIDE
3 BENEFITS FOR DENTAL CARE EXPENSES; AND FOR RELATED PURPOSES.

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

5 **SECTION 1.** Section 83-51-5, Mississippi Code of 1972, is
6 amended as follows:

7 83-51-5. Any health insurance policy or employee benefit
8 plan which is delivered, renewed, issued for delivery, or
9 otherwise contracted for in this state shall, to the extent that
10 it provides benefits for dental care expenses:

11 (a) Disclose, if applicable, that the benefit offered
12 is limited to the least costly treatment;

13 (b) Define and explain the standard upon which the
14 payment of benefits or reimbursement for the cost of dental care
15 services is based, such as "usual and customary," "reasonable and
16 customary," "usual, customary and reasonable," or fees or words of
17 similar import, or it shall specify in dollars and cents the
18 amount of the payment or reimbursement for dental care services to
19 be provided. * * *

20 **SECTION 2.** This act shall take effect and be in force from
21 and after July 1, 2006.