

By the Committee on Banking and Insurance; and Senator Carlton

311-1558-01

1 A bill to be entitled
 2 An act relating to dental service claim
 3 denials; amending s. 627.419, F.S.; providing
 4 for appeals from certain adverse
 5 determinations; providing an effective date.

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7 Be It Enacted by the Legislature of the State of Florida:

8
9 Section 1. Subsection (9) is added to section 627.419,
10 Florida Statutes, to read:

11 627.419 Construction of policies.--

12 (9) With respect to any group or individual insurer
 13 covering dental services, each claimant, or dentist acting for
 14 a claimant, who has had a claim denied as not medically or
 15 dentally necessary or who has had a claim payment based on an
 16 alternate dental service in accordance with accepted dental
 17 standards for adequate and appropriate care must be provided
 18 an opportunity for an appeal to the insurer's licensed dentist
 19 who is responsible for the medical necessity reviews under the
 20 plan or is a member of the plan's peer review group. The
 21 appeal may be by telephone, and the insurer's dentist must
 22 respond within a reasonable time, not to exceed 15 business
 23 days.

24 Section 2. This act shall take effect July 1, 2001,
25 and shall apply to policies issued or renewed after that date.

26
 27 STATEMENT OF SUBSTANTIAL CHANGES CONTAINED IN
 28 COMMITTEE SUBSTITUTE FOR
 29 SB 992

30 Deletes the provision which required insurance companies
 31 offering dental coverage to ensure that only a licensed
 dentist could render an adverse determination regarding a
 service provided by a dentist licensed in Florida.