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(Original Signature of Member)

114TH CONGRESS
1ST SESSION

H. R.

To amend the Employee Retirement Income Security Act of 1974 to ensure health care coverage value and transparency for dental benefits under group health plans.

IN THE HOUSE OF REPRESENTATIVES

Mr. GOSAR introduced the following bill; which was referred to the Committee on _____

A BILL

To amend the Employee Retirement Income Security Act of 1974 to ensure health care coverage value and transparency for dental benefits under group health plans.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Dental Insurance Fair-
5 ness Act of 2015”.

6 **SEC. 2. FINDINGS.**

7 Congress finds the following:

1 (1) Dental coverage helps approximately 173
2 million Americans get the dental care that is vital to
3 ensuring good oral and overall health.

4 (2) The Dental Insurance Fairness Act of 2015
5 will help consumers receive the full value of their
6 dental coverage.

7 **SEC. 3. VALUE REQUIREMENTS FOR DENTAL BENEFITS.**

8 Subpart B of part 7 of subtitle B of title I of the
9 Employee Retirement Income Security Act of 1974 (29
10 U.S.C. 1185 et seq.) is amended by adding at the end
11 the following:

12 **“SEC. 716. VALUE REQUIREMENTS FOR DENTAL BENEFITS.**

13 “(a) IN GENERAL.—The requirements of this section
14 shall apply to self-insured group health plans insofar as
15 they provide dental benefits (including, notwithstanding
16 section 732(c)(1), self-insured limited scope dental bene-
17 fits (described in section 733(c)(2))).

18 “(b) VALUE.—In order to ensure that participants
19 and beneficiaries in a group health plan receive full value
20 from dental benefits, the plan shall meet the following re-
21 quirements:

22 “(1) UNIFORM COORDINATION OF BENEFITS.—

23 The plan shall provide for coordination of benefits in
24 a manner so that the plan pays the same amount re-
25 gardless of other coverage for such benefits so long

1 as the total amount paid does not exceed 100 per-
2 cent of the amount of the applicable claim. Such co-
3 ordination shall be effected consistent with such
4 rules as the Secretary establishes, based upon simi-
5 lar model regulations developed by the National As-
6 sociation of Insurance commissioners.

7 “(2) EQUITY FOR DENTAL PATIENTS THROUGH
8 ASSIGNMENT OF BENEFITS.—In the case of a plan
9 that provides dental benefits through a network of
10 providers, the plan shall permit a participant or ben-
11 eficiary to designate payment of dental benefits to a
12 provider who is not participating in the network.”.