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SENATE BILL 6442

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State of Washington

65th Legislature

2018 Regular Session

By Senators Fain and Saldaña

Read first time 01/17/18. Referred to Committee on Health & Long Term Care.

1 AN ACT Relating to benefits and exclusion within dental benefit  
2 coverage; adding a new section to chapter 48.43 RCW; and creating a  
3 new section.

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

5 NEW SECTION. **Sec. 1.** The legislature finds that certain dental  
6 benefit plans contain exclusions based on existing conditions when  
7 coverage begins that are causing concern among some patients and  
8 providers. Therefore, it is the intent of the legislature to limit  
9 the instances in which coverage is excluded by a dental carrier using  
10 what is commonly referred to as a missing tooth clause.

11 NEW SECTION. **Sec. 2.** A new section is added to chapter 48.43  
12 RCW to read as follows:

13 (1) Health benefit plans, health care service contractors, or  
14 health carriers offering dental benefits may not deny or limit  
15 coverage based on an individual's oral health condition, commonly  
16 referred to as a missing tooth clause, applying to a tooth missing at  
17 the time coverage starts with the carrier.

18 (2) For the purposes of this section, health benefit plan has the  
19 same meaning as provided in RCW 48.43.005 and health care service

1 contractor and health carrier have the same meaning as health carrier  
2 defined in RCW 48.43.005.

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