S-4403.1

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**SENATE BILL 6648**

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**State of Washington 64th Legislature 2016 Regular Session**

**By** Senator Fain

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

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

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

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

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

(2) For the purposes of this section, health benefit plan has the same meaning as provided in RCW 48.43.005 and health care service contractor and health carrier have the same meaning as health carrier defined in RCW 48.43.005.

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