

**SENATE . . . . . No. 676**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Michael D. Brady*

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to dental Insurance.

PETITION OF:

NAME:

*Michael D. Brady*

DISTRICT/ADDRESS:

*Second Plymouth and Norfolk*

**SENATE . . . . . No. 676**

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By Mr. Brady, a petition (accompanied by bill, Senate, No. 676) of Michael D. Brady for legislation relative to dental insurance plans. Financial Services.

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**The Commonwealth of Massachusetts**

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**In the One Hundred and Ninety-Fourth General Court  
(2025-2026)**  
\_\_\_\_\_

An Act relative to dental Insurance.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1           SECTION 1. Chapter 176X of the General Laws, as appearing in the 2022 Official  
2 Edition, is hereby amended by striking out, in Section 2(d), lines 46 and 47, the words “or if a  
3 carrier’s reported contribution to surplus exceeds 1.9 per cent”

4           SECTION 2. Chapter 176X of the General Laws, as appearing in the 2022 Official  
5 Edition, is hereby amended by striking out Section 3(a)(i) and inserting in place thereof the  
6 following words:-market group size, including individual; small groups of 2-50; and large groups  
7 of greater than 50; and

8           SECTION 3. Chapter 176X of the General Laws, as appearing in the 2022 Official  
9 Edition, is hereby amended by striking out Section 3(c)

10          SECTION 4. Chapter 176X of the General Laws, as appearing in the 2022 Official  
11 Edition, is hereby amended by inserting, in Section 3(e), after the words “60 days” in line 96, the  
12 following words:- Life insurers will apply the RBC model according to 211 CMR 20.00. Those

13 life and other multi-line carriers that have the majority of their liabilities in non-dental or non-  
14 Massachusetts insurance lines shall not exceed 700% of their respective Company Action Level  
15 (CAL), as defined in 211 CMR 20.00. Massachusetts-based health and dental-only carriers shall  
16 apply the RBC model according to 211 CMR 25.

17 SECTION 5. Chapter 176X of the General Laws, as appearing in the 2022 Official  
18 Edition, is hereby amended by striking out Section 3(f) and inserting in place thereof the  
19 following words:- The commissioner may waive specific reporting requirements in this section  
20 for carriers unable to provide the required information; provided, however, that the  
21 commissioner shall provide written notice of any such waiver to the joint committee on health  
22 care financing and the house and senate committees on ways and means.