

SENATE No.

The Commonwealth of Massachusetts

PRESENTED BY:

Brendan P. Crighton

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 ensuring transparency in the practice of dental leased networks.

PETITION OF:

NAME:

Brendan P. Crighton

DISTRICT/ADDRESS:

Third Essex

SENATE No.

[Pin Slip]

The Commonwealth of Massachusetts

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

An Act ensuring transparency in the practice of dental leased networks.

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

1 The General Laws are hereby amended by inserting after Chapter 176X the following
2 new chapter:-

3 Chapter 176Y

4 Section 1. For the purpose of Chapter 176Y, the following words shall have the following
5 meanings:

6 “Provider Network Entity” means any person or entity, including a Carrier, that: (i)
7 contracts with Participating Dental Providers and has a direct written agreement with such
8 Participating Dental Providers for the delivery of healthcare services or benefits; or (ii) sells,
9 rents, leases, or grants access to Dental Networks to Third-party Health Plans.

10 ”Third-party Health Plan” means any person or entity, including a Carrier, that enters into
11 a contract with a Provider Network Entity to gain access to the Provider Network Entity’s
12 network of Participating Dental Providers whereby the cost of dental services furnished to

13 subscribers and covered dependents are paid pursuant to the Third-party Health Plan's own
14 Dental Benefit Plan.

15 "Commissioner" means The Commissioner of Insurance.

16 "Carrier" means an insurer or other entity offering dental benefit plans in the
17 Commonwealth.

18 "Participating Dental Provider" means a registered dentist, under an express written
19 agreement with a Provider Network Entity, has agreed to perform Dental Service to subscribers
20 and covered dependents, and to abide by the by-laws, rules and regulations of such Provider
21 Network Entity, with an expectation of receiving payment, other than coinsurance, copayments
22 or deductibles. For the purpose of Chapter 176Y, any notices or disclosures that Provider
23 Network Entity and/or Third-party Health Plan are required to send to the Participating Dental
24 Provider shall be addressed to the contracting party as specified in the written agreement
25 between Participating Dental Provider and the Provider Network Entity.

26 "Dental Service" means the dental services ordinarily provided by registered dentists and
27 dental practices in accordance with accepted practices in the community where the services are
28 rendered.

29 "Dental Benefit Plan" means any dental plan that covers oral surgical care, dental
30 services, dental procedures or benefits covered by any individual, general, blanket or group
31 policy of health, accident and sickness insurance issued by an insurer licensed or otherwise
32 authorized to transact accident and health insurance under chapter 175; any oral surgical care,
33 dental services, dental procedures or benefits covered by a stand-alone individual or group dental
34 medical service plan issued by a non-profit medical service corporation under chapter 176B; any

35 oral surgical care, dental services, dental procedures or benefits covered by a stand-alone
36 individual or group dental service plan issued by a dental service corporation under chapter
37 176E; any oral surgical care, dental services, dental procedures or benefits covered by a stand-
38 alone individual or group dental health maintenance contract issued by a health maintenance
39 organization organized under chapter 176G; or any oral surgical care, dental services, dental
40 procedures or benefits covered by a stand-alone individual or group preferred provider dental
41 plan issued by a preferred provider arrangement organized under chapter 176I. The
42 commissioner may, by regulation, define other dental coverage as a qualifying dental benefit
43 plan for the purposes of this Section.

44 “Dental Network” means an arrangement of Participating Dental Providers, created
45 and/or maintained by Provider Network Entity who have agreed to certain reimbursement for
46 Dental Services provided to subscribers or their dependents.

47 "Registered dentist" means a dentist registered to practice dentistry in the commonwealth
48 as provided in sections 45 and 48 of chapter 112 or a dentist registered in any other jurisdiction
49 within the United States and its territories.

50 Section 2. Contractual Arrangement Transparency.

51 a. Notwithstanding any general or special law to the contrary, any Provider Network
52 Entity that sells, rents, leases or grants access to its Participating Dental Providers or its Dental
53 Network, directly or indirectly, to Third-Party Health Plans shall (i) have a signed written
54 agreement with each Participating Dental Provider who participates in any of the Provider
55 Network Entity’s Dental Networks and (ii) comply with the requirements of this Section.

56 b. At the time of initial contracting, the Provider Network Entity shall provide each
57 Participating Dental Provider with (i) a list of the Third-Party Health Plans to which the Provider
58 Network Entity has leased, rented or otherwise made it Dental Network accessible, and that the
59 dentist will now be considered in-network for the Third-Party Health Plan's Dental Network (ii)
60 if signed agreement between Provider Network Entity and Participating Dental Provider includes
61 multiple fee schedules, Provider Network Entity shall identify which fee schedule will be utilized
62 by each Third-Party Health, (iii) applicable Third-party Health Plan's credentialing practices and
63 administrative policy and procedures; and (iv) any other material terms affecting the
64 Participating Dental Provider's participation in the Third-Party Provider Network Entity's Dental
65 Networks.

66 c. Third-party Health Plans shall reimburse Participating Dental Providers in accordance
67 with the contracted fee schedule for the respective Dental Benefit Plan indicated in section
68 2(b)(ii). In the event the Third-Party Health Plan utilizes more than one Dental Network which
69 could be a combination of proprietary and/or multiple Provider Network Entities Third-Party
70 Health Plan shall provide written notice to each Participating Dental Provider identifying the
71 specific Provider Network Entity contract being accessed for that Dental Benefit Plan and the
72 notice must specify the applicable fee schedule that will be used for reimbursement for that
73 specific Dental Benefit Plan. Third-party Health Plan shall also provide written notice to
74 Participating Dental Provider identifying the specific Provider Network Entity and/or the
75 prevailing fee schedule in advance to making any changes or updates.

76 d. In the event of a proposed change or amendment in the written agreement between the
77 Provider Network entity and Participating Dental Provider, the Provider Network Entity shall
78 reissue the notice requirements in section 2(b).

79 Section 3. Notification of Access to Provider Network

80 a. Each Third-party Health Plan shall, in clear and conspicuous language, notify its
81 insured and administrative services only customers that the Third-party Health Plan is renting,
82 leasing or otherwise making accessible, a network of providers from a Provider Network Entity.
83 Annually, the Third-party Health Plan shall provide a report to its insured and administrative
84 services only customers, including a total number of subscribers and their dependents that
85 received Dental Services from each Provider Network entity. Third-party Health Plan is required
86 to adopt and/or maintain consistent credentialing standards, utilization review and management
87 processes, and quality of care practice or protocols (collectively, “Provider Quality Measures”)
88 for all Dental Networks to which the Third-party Health Plan provides access, regardless of
89 whether such Dental Networks are proprietary and internal to the operations of the Third-party
90 Health Plan or through a Provider Network Entity. If the Third-party Health Plan does not adopt
91 and maintain consistent Provider Quality Measures, the Third-party Health Plan shall notify its
92 insured and administrative services only customers annually that it does not maintain consistent
93 Provider Quality Measures and the differences in such Provider Quality Measures used for the
94 Dental Networks.

95 b. Each Third-party Health Plan’s provider directory shall indicate the listed providers are
96 part of a leased, rented or made otherwise accessible, through a contractual arrangement with the
97 Provider Network Entity and that Third-party Health Plan does not have a direct contract with
98 such Participating Dental Provider. Each Third-party Health Plan shall notify its subscribers and
99 their dependents annually that any disputes or disagreement that arise between a subscriber or
100 their dependents and the Participating Dental Provider shall be resolved according to the terms of

101 the direct written agreement between the Participating Dental Provider and the Provider Network
102 Entity.

103 c. Annually, but no later than Nov 15, each Provider Network Entity shall provide each
104 Participating Dental Provider the notice requirements in section 2(b). The notice shall include, in
105 addition to the list of Third-party Health Plans that utilize the Participating Dental Provider, the
106 volume of patients seen through each Third-party Health Plan.

107 Section 4. Commissioner's approval.

108 Third-Party Health Plan that is renting, leasing or otherwise accessing a Dental Network
109 under this Section shall at all times be subject to a public hearing as provided by section two of
110 chapter 30A and receive prior written approval from the Commissioner. No such arrangement
111 shall be approved if the Commissioner finds the use of such Dental Network by a Dental Benefit
112 Plan or by the Third-Party Health Plan is unreasonable in relation to (i) the median fee schedule
113 reimbursement from all Dental Benefit Plans offering by Carriers, (ii) the premium charged for
114 such services, and (iii) if the premium charge are excessive, inadequate or unfairly
115 discriminatory.