

**JOINT COMMITTEE ON FINANCIAL SERVICES
2025-2026 (194th) BILL SUMMARY**

Bill No: H1149

Title: AN ACT RELATIVE TO REQUIRING DENTAL INSURANCE TO COVER CBCT SCANS

Sponsor: Rep. Rodney M. Elliott (*Lowell*)

Hearing Date: October 27, 2025

Reporting Deadline: December 3, 2025

Prior History: None

Similar Matters: None

CURRENT LAW:

M.G.L. c. 32A Contributory Group General or Blanket Insurance for Persons in the Service of the Commonwealth (Group Insurance Commission)

M.G.L. c. 118E Division of Medical Assistance (MassHealth)

M.G.L. c. 175 Insurance

M.G.L. c. 176A Non-Profit Hospital Service Corporations (Blue Cross of Massachusetts)

M.G.L. c. 176B Medical Service Corporations (Blue Shield of Massachusetts)

M.G.L. c. 176G Health Maintenance Organizations (HMOs)

M.G.L. c. 176I Preferred Provider Arrangements (PPOs)

M.G.L. c. 176X Dental Benefit Plans § 1 Definitions

“Dental benefit plans”, any stand-alone dental plan that covers oral surgical care, dental services, dental procedures or benefits covered by any individual, general, blanket or group policy of health, accident and sickness insurance issued by an insurer licensed or otherwise authorized to transact accident and health insurance under chapter 175; any oral surgical care, dental services, dental procedures or benefits covered by a stand-alone individual or group dental medical service plan issued by a non-profit medical service corporation under chapter 176B; any oral surgical care, dental services, dental procedures or benefits covered by a stand-alone individual or group dental service plan issued by a dental service corporation organized under chapter 176E; any oral surgical care, dental services, dental procedures or benefits covered by a stand-alone individual or group dental health maintenance contract issued by a health maintenance organization organized under chapter 176G; or any oral surgical care, dental services, dental procedures or benefits covered by a stand-alone individual or group preferred provider dental plan issued by a

preferred provider arrangement organized under chapter 176I. The commissioner may, by regulation, define other dental coverage as a qualifying dental benefit plan for the purposes of this chapter.

SUMMARY:

This bill would require the Group Insurance Commission, MassHealth, and commercial health insurers to provide coverage for “Cone beam computed tomography” or “CBCT”, a medical imaging device using x-ray computed tomography to capture data using a cone-shaped x-ray beam. The bill would prohibit the insurance commissioner from approving any carriers whose dental plans do not include such coverage.