

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

Bill No: H1290

Title: AN ACT RELATIVE TO DENTAL INSURANCE COVERAGE OF PERIODONTAL TREATMENTS

Sponsor: Rep. Angelo J. Puppolo, Jr. (*Springfield*)

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. 176B Medical Service Corporations (Blue Shield of Massachusetts)

M.G.L. c. 176E Dental Service Corporations

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", is defined as 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 insurance 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 dental insurance policies sold in Massachusetts to provide coverage for certain periodontal treatments.

SECTION 1.

Any dental benefits plan, as defined in *section 1 of chapter 176X*, offered by the group insurance commission will provide coverage for oral cancer screenings and laser bacterial reduction therapy as defined in *section 5 of chapter 176X*.

SECTION 2.

The division and any of its contracted insurers who provides dental benefit plans, as defined in *section 1 of chapter 176X*, will provide coverage for oral cancer screenings and laser bacterial reduction therapy as defined in *section 5 of chapter 176X*.

SECTION 3.

The commissioner will only approve carriers offering dental benefit plans, including carriers licensed under *chapters 175, 176B, 176E, 176G or 176I*, that include coverage for oral cancer screenings and laser bacterial reduction therapy as defined in *section 5 of chapter 176X*.

SECTION 4.

This section amends *M.G.L. c. 176X* and adds the following to a new chapter within the statute: 5 (a) “Laser bacterial reduction therapy”, a procedure using laser technology to reduce harmful bacteria and prevent the spread of disease in the mouth.

“Oral cancer screenings”, an examination performed by a dentist or doctor to look for signs of cancer or precancerous conditions in the mouth.

(b) Any dental benefit plan within the commonwealth will provide coverage for oral cancer screenings and laser bacterial reduction therapy.