

LCB File No. R114-00

**PROPOSED REGULATION OF THE DIVISION OF INSURANCE
OF THE DEPARTMENT OF BUSINESS AND INDUSTRY**

REGULATION FOR PEDIATRIC DENTAL CARE

Authority: NRS 679B.130

Section 1. Chapters 689A, 689B, 689C, 695B and 695C of NAC are hereby amended by adding thereto a new section to read as follows:

1. Individual and group health insurance policies that are delivered or issued for delivery within the state by an insurer subject to the provisions of NRS 689A, 689B, 689C, 695B or 695C shall provide coverages for general anesthesia, when rendered in a hospital, a surgical center for ambulatory patients, an independent center for emergency medical care or rural clinic licensed pursuant to chapter 449 of the NRS, and for associated hospital or facility charges for dental care provided to a covered dependent child of a covered person. Such dependent child shall, in the treating dentist's opinion, satisfy one or more of the following criteria:

(a) The child has a physical, mental, or medical compromising condition;

(b) The child has dental needs for which local anesthesia is ineffective because of acute infection, anatomic variations, or allergy; or

(c) The child is an extremely uncooperative, unmanageable, anxious, or uncommunicative child or adolescent with dental needs deemed sufficiently important that a dental care cannot be deferred; or

(d) The child has sustained extensive orofacial and dental trauma.

2. An insurer may:

(a) Require prior authorization for general anesthesia and outpatient surgical facilities or hospitalization for dental care procedures in the same manner that prior authorization is required for hospitalization for other covered diseases or conditions; and

(b) Require that if coverage is provided through a health care plan, the benefits paid may be adjusted according to the health care plan if the services are rendered by a provider not designated by or affiliated with the insurer; and

(c) Restrict coverage to include anesthesia provided by an anesthesia provider only during procedures performed by an educationally qualified specialist in pediatric dentistry or other dentist educationally qualified in a recognized dental specialty for which hospital privileges are granted or who is certified by virtue of completion of an accredited program of post-graduate hospital training to be granted hospital privileges.