

SB 532 STAFF MEASURE SUMMARY

Senate Committee On Health Care

Prepared By: Katie Hart, LPRO Analyst

Meeting Dates: 4/1, 4/3

WHAT THE MEASURE DOES:

The measure directs dental insurers to pay dental providers for claims within a specified timeframe, limits post-payment refund requests, and requires direct payment from dental insurers to dental providers.

Detailed Summary:

Requires dental insurers to pay or deny a claim made by a dental provider within 30 days of receipt of the claim.

- Requires dental insurers to provide written notice if additional information is needed to process the claim.
- Prohibits contracts between dental insurers and dental providers that limits rights to prompt payment.
- Directs dental insurers to report on their compliance with the prompt payment to the Director of the Department of Consumer and Business Services (DCBS).

Prohibits dental insurers from requiring a refund from dental providers for a previously paid claim unless certain criteria are met.

- Limits the timeframe in which dental insurers may request a refund to 18 months, except in the case of fraud, abuse, or other specified circumstances.
- Requires that requests for refunds are made in writing and include a justification for the refund request.
- Grants dental providers 30 days to contest a refund request made by a dental insurer.

Requires dental insurers to issue direct payments to dental providers for services rendered.

Fiscal impact: May have fiscal impact, but no statement yet issued

Revenue impact: May have revenue impact, but no statement yet issued

ISSUES DISCUSSED:

EFFECT OF AMENDMENT:

No amendment.

BACKGROUND:

[Oregon Revised Statute \(ORS\) Chapter 743B](#) regulates individual and group health benefit plans, including dental insurance plans. The Division of Financial Regulation under the Department of Consumer and Business Services (DCBS) is responsible for regulating insurance plans and supporting consumers with education and assistance to access health insurance. The Director of DCBS also serves as the state's insurance commissioner.

Senate Bill 532 directs dental insurers to pay dental providers for claims within a specified timeframe, limits post-payment refund requests, and requires direct payment from dental insurers to dental providers.