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FISCAL IMPACT REPORT

ORIGINAL DATE 2/7/06

SPONSOR Papen LAST UPDATED _____ HB _____

SHORT TITLE Study Insurance for Dental Anesthesia SB SJM 54

ANALYST Lewis

APPROPRIATION (dollars in thousands)

Appropriation		Recurring or Non-Rec	Fund Affected
FY06	FY07		
	NFI		

(Parenthesis () Indicate Expenditure Decreases)

Duplicates HJM 67.

SOURCES OF INFORMATION

LFC Files

Responses Received From

Department of Health (DOH)
Human Services Department (HSD)
Health Policy Commission (HPC)

No Response Received From

Public Regulation Commission (PRC)

SUMMARY

Synopsis of Bill

Senate Joint Memorial 54 requests that the New Mexico Legislative Council direct the appropriate interim committee to

- receive testimony on the lack of health insurance coverage for general anesthesia for pediatric dentistry; and
- recommend legislation for the next regular legislative session.

SJM 54 further requests that copies of this memorial be transmitted to the co-chairs of the New Mexico Legislative Council.

FISCAL IMPLICATIONS

No fiscal impact.

SIGNIFICANT ISSUES

According to the Health Policy Commission (HPC), this joint memorial recognizes the importance of early oral health intervention and prevention to avoid potential future health issues and the cost dilemma for some families in which treatment may be postponed indefinitely if their insurance does not provide such coverage.

The HPC notes, however, that health insurance plans do not normally cover dental benefits except for medically necessary procedures such as dental work required due to injury or other non-cosmetic situations. Dental plans may have various levels of coverage in which general anesthesia may be covered for a given procedure.

According to the Human Services Department (HSD), the Medicaid program does cover anesthesia for Medicaid-eligible clients when either:

- the nature of the surgery makes anesthesia necessary, or
- the recipient's situation makes it necessary, such as for a developmentally disabled individual who may make a dental procedure dangerous if anesthesia is not used.

Although no written analysis has been received from the Public Regulation Commission (PRC), the Insurance Division of the PRC indicates that:

- it is not aware of any specific limitations on medical or dental plan coverage for general anesthesia for pediatric dentistry; and
- it has received no complaints against insurance carriers for refusal to cover general anesthesia for pediatric dentistry.

ML/mt