

SENATE BILL 120

J5, J4

6lr1489

(PRE-FILED)

By: Senator Ellis

Requested: October 30, 2025

Introduced and read first time: January 14, 2026

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Required Benefits for Dental Preventive Care – Frequency**
3 **Limitation Interval**
4 **(Healthy Moms and Family Smiles Act)**

5 FOR the purpose of shortening the maximum interval of days that certain carriers may
6 impose as a frequency limitation on dental preventive care; and generally relating to
7 benefits for dental preventive care.

8 BY repealing and reenacting, with amendments,
9 Article – Insurance
10 Section 15–135.1
11 Annotated Code of Maryland
12 (2017 Replacement Volume and 2025 Supplement)

13 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
14 That the Laws of Maryland read as follows:

15 **Article – Insurance**

16 15–135.1.

17 (a) (1) In this section the following words have the meanings indicated.

18 (2) “Carrier” means an insurer, nonprofit health service plan, health
19 maintenance organization, or dental plan organization that provides dental benefits on an
20 expense–incurred basis under policies or contracts issued or delivered in the State.

21 (3) “Dental preventive care” means a preventive dental visit, screening,
22 oral examination, teeth cleaning (prophylaxis), fluoride treatment, or routine preventive
23 service that is a covered benefit under a policy or contract issued or delivered by a carrier.

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 (b) If benefits for dental preventive care are available and all other requirements
2 for the coverage of dental preventive care are met, a carrier shall provide coverage for
3 dental preventive care:

4 (1) at any time during the plan year for a policy or contract that provides
5 coverage for dental preventive care once during the plan year; or

6 (2) subject to subsection (c) of this section, in accordance with any
7 frequency limitation for a policy or contract that provides coverage for dental preventive
8 care more than once during the plan year.

9 (c) A carrier may not impose a frequency limitation on dental preventive care that
10 requires the dental preventive care to be provided at an interval greater than [120] 90 days
11 during a plan year.

12 (d) This section may not be construed to require coverage for a service not
13 otherwise required by law.

14 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
15 policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or
16 after January 1, 2027.

17 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
18 January 1, 2027.