

BILL ANALYSIS

S.B. 527
By: Schwertner
Insurance
Committee Report (Unamended)

BACKGROUND AND PURPOSE

The bill sponsor has informed the committee that pediatric patients are experiencing delays in dental care because medical insurance will not cover general anesthesia for dental procedures and that according to some dentists, insurers often require the pediatric patient needing a dental procedure to be swollen with an infection in the face and head and to be acutely ill before the anesthesia coverage is permitted. According to the American Academy of Pediatric Dentistry, over 30 states have some form of required medical plan coverage for costs associated with general anesthesia for dental treatment of young and special needs patients. S.B. 527 seeks to address this issue by providing for health benefit coverage for general anesthesia in connection with certain pediatric dental services.

CRIMINAL JUSTICE IMPACT

It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision.

RULEMAKING AUTHORITY

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

ANALYSIS

S.B. 527 amends the Insurance Code to prohibit a health benefit plan that provides coverage for general anesthesia from excluding medically necessary general anesthesia services in connection with dental services provided to a covered individual from coverage if the following conditions are satisfied:

- the individual is younger than 13 years of age and unable to undergo the dental service without general anesthesia due to a documented physical, mental, or medical reason; and
- the anesthesia is performed by a qualified provider of anesthesia services.

The bill expressly does not require a health benefit plan to provide coverage for dental care or procedures.

S.B. 527 specifies the types of plans to which its provisions apply and applies only to such a plan that is delivered, issued for delivery, or renewed on or after January 1, 2026.

EFFECTIVE DATE

September 1, 2025.