



LAWS OF ALASKA

1992

Source

HCS CSSB 404(L&C)

Chapter No.

101

AN ACT

Requiring an offer of certain dental, vision, and hearing insurance coverage; and providing for an effective date.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:

THE ACT FOLLOWS ON PAGE 1

Approved by the Governor: June 20, 1992

Actual Effective Date: Sections 3 and 4 take effect July 1, 1998; remainder of Act takes effect July 1, 1993

AN ACT

1 Requiring an offer of certain dental, vision, and hearing insurance coverage; and providing for an
2 effective date.

3

4 * Section 1. AS 21.42 is amended by adding a new section to read:

5 Sec. 21.42.385. DENTAL, VISION, AND HEARING COVERAGE. (a) An insurer
6 authorized under AS 21.09 to offer, issue for delivery, deliver, or renew an individual or group
7 disability insurance policy for medical coverage on an expense incurred basis in the state or a
8 hospital or medical service corporation authorized under AS 21.87 to offer or renew a
9 subscriber's contract, shall offer to each policyholder or subscriber for acceptance or rejection
10 minimum dental, vision, and hearing coverage described in (b) of this section. Coverage required
11 under this subsection may be offered as a rider or in the form of a limited benefit policy.

12 (b) The minimum coverage required under (a) of this section may

13 (1) be provided under contract with another insurer or another hospital or medical
14 service corporation; and

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(2) not be less than the dental, vision, and hearing coverage provided on January 1, 1992, to a person entitled to medical benefits under AS 39.35.535 (public employees' retirement system of Alaska).

(c) This section does not apply to an insurer or a hospital or medical service corporation that has written less than \$300,000 in premiums in the previous calendar year. An insurer or a hospital or medical service corporation exempt under this subsection shall disclose the exemption when issuing or renewing a disability insurance policy or subscriber's contract, and shall advise the policyholder or subscriber that insurers that have written more than \$300,000 in premiums in the previous calendar year are required to offer coverage under (a) and (b) of this section.

(d) This section applies to an insurer or a hospital or medical service corporation writing a Medicare supplement policy to the extent not prohibited under 42 U.S.C. 1395.

(e) This section does not require an insurer who offers only group coverage to offer dental, vision, and hearing coverage to an individual.

* Sec. 2. AS 21.87.340 is amended to read:

Sec. 21.87.340. OTHER PROVISIONS APPLICABLE. In addition to the provisions contained or referred to previously in this chapter, the following chapters and provisions of this title also apply with respect to service corporations to the extent applicable and not in conflict with the express provisions of this chapter and the reasonable implications of the express provisions, and for the purposes of the application the corporations shall be considered to be mutual "insurers":

- (1) AS 21.03
- (2) AS 21.06
- (3) AS 21.09, except AS 21.09.090
- (4) AS 21.18.010
- (5) AS 21.18.030
- (6) AS 21.18.040
- (7) AS 21.18.120
- (8) AS 21.21.321
- (9) AS 21.36
- (10) AS 21.42.345 - 21.42.365, [AND] 21.42.375, and 21.42.385
- (11) AS 21.51.120

- 1 (12) AS 21.53
 2 (13) AS 21.54.020
 3 (14) AS 21.69.400
 4 (15) AS 21.69.520
 5 (16) AS 21.69.600, 21.69.620, and 21.69.630
 6 (17) AS 21.78
 7 (18) AS 21.89.040
 8 (19) AS 21.89.060
 9 (20) AS 21.90.

10 * Sec. 3. AS 21.87.340 is repealed and reenacted to read:

11 Sec. 21.87.340. OTHER PROVISIONS APPLICABLE. In addition to the provisions
 12 contained or referred to previously in this chapter, the following chapters and provisions of this
 13 title also apply with respect to service corporations to the extent applicable and not in conflict
 14 with the express provisions of this chapter and the reasonable implications of the express
 15 provisions, and for the purposes of the application the corporations shall be considered to be
 16 mutual "insurers":

- 17 (1) AS 21.03
 18 (2) AS 21.06
 19 (3) AS 21.09, except AS 21.09.090
 20 (4) AS 21.18.010
 21 (5) AS 21.18.030
 22 (6) AS 21.18.040
 23 (7) AS 21.18.120
 24 (8) AS 21.21.321
 25 (9) AS 21.36
 26 (10) AS 21.42.345 - 21.42.365 and 21.42.375
 27 (11) AS 21.51.120
 28 (12) AS 21.53
 29 (13) AS 21.54.020
 30 (14) AS 21.69.400
 31 (15) AS 21.69.520

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- 1 (16) AS 21.69.600, 21.69.620, and 21.69.630
- 2 (17) AS 21.78
- 3 (18) AS 21.89.040
- 4 (19) AS 21.89.060
- 5 (20) AS 21.90.
- 6 * Sec. 4. AS 21.42.385 is repealed.
- 7 * Sec. 5. Sections 3 and 4 of this Act take effect July 1, 1998.
- 8 * Sec. 6. Except as provided in sec. 5 of this Act, this Act takes effect July 1, 1993.