



Legislative Council Staff

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Fiscal Note

Drafting Number:	LLS 21-0681	Date:	March 19, 2021
Prime Sponsors:	Sen. Fields; Simpson Rep. Lontine; Soper	Bill Status:	Senate HHS
		Fiscal Analyst:	Max Nardo 303-866-4776 Max.Nardo@state.co.us

Bill Topic: **COVERAGE FOR TELEHEALTH DENTAL SERVICES**

Summary of Fiscal Impact:

<input type="checkbox"/> State Revenue	<input type="checkbox"/> TABOR Refund
<input checked="" type="checkbox"/> State Expenditure	<input type="checkbox"/> Local Government
<input type="checkbox"/> State Transfer	<input type="checkbox"/> Statutory Public Entity

The bill requires dental plans to include coverage for telehealth visits for services that are appropriate to provide in this manner. It increases state expenditures on an ongoing basis.

Appropriation Summary: No appropriation is required.

Fiscal Note Status: The fiscal note reflects the introduced bill.

Summary of Legislation

The bill requires that dental plans under the jurisdiction of the Division of Insurance include the option of conducting visits via telehealth for services that are appropriate to provide in this manner. In addition, the following requirements that currently apply to the use of telehealth under health insurance plans are extended to dental plans:

- providers must be reimbursed on the same basis as for an in-person visit;
- cost-sharing for the insured party cannot exceed that of an in-person visit;
- a carrier cannot impose an annual expenditure maximum for services delivered through telehealth; and
- a carrier is not required to cover telehealth services that are not provided through HIPAA-compliant interactive audio-visual communication.

State Expenditures

State expenditures are anticipated to increase by a minimal amount, though this total is not estimated. The state pays for two categories of dental services that would be affected by the bill: state employee dental plans, and Child Health Plan Plus (CHP+) plans. In both cases, it is assumed that most telehealth visits would be substitutes for in-person visits rather than net increases in utilization, and

the services provided would generally be low-cost. As such, the net impact on expenditures is assumed to be minimal and no change in appropriations is required.

Local Government

As with state employee dental plans, the bill may lead to an increase in utilization, but overall impact on expenditures is assumed to be minimal.

Effective Date

The bill takes effect upon signature of the Governor, or upon becoming law without his signature. It applies to dental plans issued on or after the bill's effective date.

State and Local Government Contacts

Health Care Policy and Financing
Public Health and Environment

Personnel
Regulatory Agencies