

House Bill 4061

The Health Benefit Plan Network Access and Adequacy Act requires a health insurer that maintains a network of health care providers for its insureds to ensure that the network is sufficient in numbers and has appropriate types of providers in order for all covered services to be accessible without unreasonable travel or delay.

The legislation also requires the honoring of an assignment of certain benefits in dental care insurance programs.



For questions contact:

West Virginia Offices of the
Insurance Commissioner's
Consumer Services Division
1-888-879-9842

OICConsumerServices@wv.gov



Dental Insurance Assignment of Benefits

On June 5, 2020, the dental insurance assignment of benefits was effective in the Health Benefit Plan network Access and Adequacy Legislation.

Dental Insurance Assignment

Assignment of benefits is a covered person's consent to authorize payment of benefits directly to a dentist.

Many dental insurance companies with networks have an automatic assignment of benefits, so the covered person only pays any applicable deductible, coinsurance and charges for non-covered services at the time of treatment. Then the insurance company will pay the dentist directly for the covered services.

Dentists that are not in these networks may ask the patient to sign an assignment of benefits, which allows the insurance company to make payments for covered services directly to the dentist.

It is important that you know an assignment does not guarantee payment, nor does it guarantee payment in full. You may be ***balanced billed****.

A patient may revoke an assignment by providing the revocation in writing.

If a dentist receives payment from both the covered person and the insurance company, which results in an overpayment; the dentist shall reimburse the covered person, less any applicable copayments, deductibles, or coinsurance amounts, within 45 days.

** Balanced Billed , sometimes called surprised billing, is a dental or medical bill from a healthcare provider billing a patient for the difference between the total cost of services being charged and the amount the insurance pays.*



Am I required to sign an assignments of benefits form?

No, you are not required to sign the form.

The dental office is required to provide notice to you that the assignment of benefits is optional, and that additional payments may be required if the assigned benefits are not sufficient to pay for received services.