

Department of Legislative Services  
Maryland General Assembly  
2026 Session

FISCAL AND POLICY NOTE  
First Reader

Senate Bill 120  
Finance

(Senator Ellis)

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Health Insurance - Required Benefits for Dental Preventive Care - Frequency  
Limitation Interval (Healthy Moms and Family Smiles Act)

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This bill reduces the frequency limitation on dental preventive care that may be imposed by an insurer, nonprofit health service plan, health maintenance organization, or dental plan organization (collectively carriers) from 120 days to 90 days during a plan year. **The bill takes effect January 1, 2027, and applies to all policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or after that date.**

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Fiscal Summary

**State Effect:** Minimal increase in special fund revenues in FY 2027 for the Maryland Insurance Administration from the \$125 rate and form filing fee. Review of filings can likely be handled with existing resources. No effect on the State Employee and Retiree Health and Welfare Benefits Program.

**Local Effect:** The bill is not anticipated to have a material impact on local government finances.

**Small Business Effect:** Minimal.

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Analysis

**Bill Summary/Current Law:** “Dental preventive care” means a preventive dental visit, screening, oral examination, teeth cleaning, fluoride treatment, or routine preventive service that is a covered benefit under a policy or contract issued or delivered by a carrier.

Under current law, a carrier that provides dental benefits on an expense-incurred basis may not impose a frequency limitation that requires such care be provided at an interval greater than 120 days during a plan year. Thus, a carrier may require that dental preventive care be limited to no more than once every four months. Under the bill, such care may be limited to once every three months.

**State Fiscal Effect:** The Department of Budget and Management advises that, although not subject to the bill's requirements, the State Employee and Retiree Health and Welfare Benefits Program does not impose a limitation on the interval (number of days) between the allowed preventive dental care visits during a plan year.

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### **Additional Information**

**Recent Prior Introductions:** Similar legislation has not been introduced within the last three years.

**Designated Cross File:** None.

**Information Source(s):** Department of Budget and Management; Maryland Insurance Administration; Department of Legislative Services

**Fiscal Note History:** First Reader - January 26, 2026  
caw/ljm

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