



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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NOTICE OF HEARING

Docket No. G2023-01

Proposed Regulations for Dental Benefit Plans

Pursuant to the authority granted to the Commissioner of Insurance ("Commissioner") under M.G.L. c. 176X, § 2, a public hearing will be held on October 26, 2023 at 10:30 a.m. to hear comments on a proposed regulation for Dental Benefit Plans, 211 CMR 156.00. The hearing will be held virtually using TEAMS, a digital meeting program. The proposed regulation is posted and available for inspection on the Division's website:
<http://www.mass.gov/doi>.

The purpose of this regulation is to implement and provide guidance on the requirements of M.G.L. c. 176X, created by Chapter 287 of the Acts of 2022 and effective as of February 6, 2023. The regulation applies to dental benefit plans, as defined in M.G.L. c. 176X, that are issued, made effective, delivered or renewed in Massachusetts on or after January 1, 2024.

This proceeding has been designated as Docket No. G2023-01. Any person requesting to comment orally on the proposed regulation at the virtual hearing must submit to doidocket.mailbox@mass.gov a Notice of Intent to Comment no later than October 23, 2023 at 5:00 P.M. Any other person requesting to attend the hearing must register at doidocket.mailbox@mass.gov no later than 12:00 p.m. on October 24, 2023. All notices or requests must include the person's name, telephone number and email address. An email with instructions for joining the hearing will be sent on the afternoon of October 25, 2023, no later than 5:00 P.M.

Any person who wishes to submit written comment on the proposed regulations may send a statement by electronic mail to doidocket.mailbox@mass.gov no earlier than 12:00 p.m. on October 26, 2023. Post-hearing written comments may be submitted by electronic mail no later than November 2, 2023 at 5:00 P.M. or such other date as ordered by the presiding officer. All notices and written statements must refer to DOI Docket No. G2023-01.

Small Business Impact Statement

(As required by M.G.L. c. 30A §§ 2, 3 & 5)

CMR No: 211 CMR 156.00: Dental Insurance

Estimate of the Number of Small Businesses Impacted by the Regulation: 0

Select Yes or No and Briefly Explain

Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to create, file, or issue additional reports? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to implement additional recordkeeping procedures? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to provide additional administrative oversight? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Will small businesses have to hire additional employees in order to comply with the proposed regulation? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does compliance with the regulation require small businesses to hire other professionals (e.g. a lawyer, accountant, engineer, etc.)? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to purchase a product or make any other capital investments in order to comply with the regulation? No small businesses were identified to be included in the regulated industry.
Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Are performance standards more appropriate than design/operational standards to accomplish the regulatory objective? (Performance standards express requirements in terms of outcomes, giving the regulated party flexibility to achieve regulatory objectives and design/operational standards specify exactly what actions regulated parties must take.) This regulation was written in a performance standard manner where appropriate.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Do any other regulations duplicate or conflict with the proposed regulation? There are no duplicate or conflicting regulations.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to cooperate with audits, inspections or other regulatory enforcement activities? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation require small businesses to provide educational services to keep up to date with regulatory requirements? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Is the regulation likely to <i>deter</i> the formation of small businesses in Massachusetts? No small businesses were identified to be included in the regulated industry. This regulation will not deter the formation of small businesses.

Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Is the regulation likely to <i>encourage</i> the formation of small businesses in Massachusetts? No small businesses were identified to be included in the regulated industry. This regulation is unlikely to encourage the formation of small businesses.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation provide for less stringent compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Does the regulation establish less stringent schedules or deadlines for compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Did the agency consolidate or simplify compliance or reporting requirements for small businesses? No small businesses were identified to be included in the regulated industry.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Can performance standards for small businesses replace design or operational standards without hindering delivery of the regulatory objective? No small businesses were identified to be included in the regulated industry. This regulation was written with performance standards in mind when appropriate.
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	Are there alternative regulatory methods that would minimize the adverse impact on small businesses? No small businesses were identified to be included in the regulated industry.