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ORIGINAL

DIVISIONS OF:
BANKING
INSURANCE
SECURITIES

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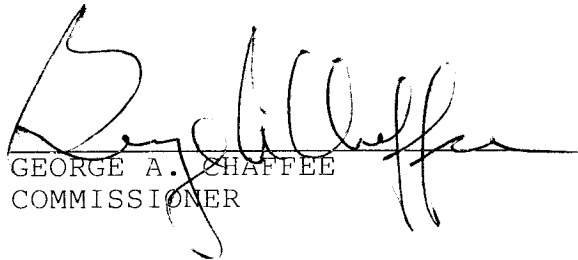
DECEMBER 20, 1982

TEMPOROMANDIBULAR JOINT DISORDERS

It has come to the attention of this Department that some insurers writing health insurance coverage in Vermont are not paying benefits under the medical expense portion of the contract for Temporomandibular Joint Disorders.

We wish to point out that the Vermont Supreme Court has ruled that this condition does not fall within the standard health policy exclusion for "dental care and treatment", even though the work may be performed by a dentist. (The case, Melanie A. Simpson vs. State Mutual Life Assurance Company of America, is numbered 145-77 and the decision was rendered on December 6, 1977.)

We, therefore, expect that all insurers writing health insurance policies or contracts which are/were subject to the same or an equivalent exclusion in Vermont will honor claims for the treatment of this condition; and, will review any claims which were denied for the treatment of this condition for the purpose of paying any incorrect denials.


GEORGE A. CHAFFEE
COMMISSIONER