AN ACT concerning

Health Insurance - Mandated Coverage - Prostate Cancer

FOR the purpose of requiring certain health insurers to provide coverage to men of a certain age for certain medically recognized diagnostic tests used to detect prostate cancer under certain circumstances.

BY adding to

Article - Insurance
Section 15-822

BY adding to

Article - Health - General
Section 19-706(n)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article - Insurance

15-822.

(A) THIS SECTION APPLIES TO:
(1) Insurers and nonprofit health service plans that provide inpatient hospital, medical, or surgical benefits to individuals or groups on an expense-incurred basis under health insurance policies or contracts that are issued or delivered in the state; and

(2) Health maintenance organizations that provide inpatient hospital, medical, or surgical benefits to individuals or groups under contracts that are issued or delivered in the state.

(B) An entity subject to this section shall provide coverage for expenses incurred in conducting an annual medically recognized diagnostic examination, which includes a digital rectal examination and a blood test called the prostate-specific antigen (PSA) test, on enrollees and insureds who are:

(1) men age 50 or older and asymptomatic; and

(2) men age 40 or older with a family history of prostate cancer or other prostate cancer risk factors.

(B) An entity subject to this section shall provide coverage for the expenses incurred in conducting a medically recognized diagnostic examination which shall include a digital rectal examination and a blood test called the prostate-specific antigen (PSA) test:

(1) for men who are between 40 and 75 years of age;

(2) when used for the purpose of guiding patient management in monitoring the response to prostate cancer treatment;

(3) when used for staging in determining the need for a bone scan in patients with prostate cancer; or

(4) when used for male patients who are at high risk for prostate cancer.

(C) An entity subject to this section shall provide the benefits required under this section to the same extent as for any other medical condition under the enrollee’s or insured’s contract or policy with the entity.

Article - Health - General

19-706.

(N) The provisions of § 15-822 of the insurance article shall apply to health maintenance organizations.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 1997.