SENATE BILL 181

ENROLLED BILL

-- Finance/Economic Matters --

Introduced by Senator Dorman

Read and Examined by Proofreaders:

Proofreader.

Proofreader.

Sealed with the Great Seal and presented to the Governor, for his approval this
_____ day of ____________ at ____________________ o'clock, _____M.

President.

CHAPTER_______

1 AN ACT concerning

Health Insurance - Coverage for a Prosthesis

3 FOR the purpose of requiring certain health insurers, nonprofit health service plans,
4 and health maintenance organizations to provide coverage for a prosthesis
5 under certain circumstances; prohibiting certain health policies or contracts
6 from imposing a deductible on the coverage for a prosthesis under certain
7 circumstances; providing for the application of this Act; and generally relating to
8 coverage for a prosthesis in health insurance.

9 BY adding to
10 Article - Insurance
11 Section 15-829
12 Annotated Code of Maryland
13 (1997 Volume and 1998 Supplement)

14 BY adding to
15 Article - Health - General
SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article - Insurance

15-829.

(A) THIS SECTION APPLIES TO:

1. INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT PROVIDE 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 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 A PROSTHESIS THAT HAS BEEN PRESCRIBED BY A PHYSICIAN FOR AN ENROLLEE OR INSURED WHO HAS UNDERGONE A MASTECTOMY AND HAS NOT HAD BREAST RECONSTRUCTION.

(C) A POLICY OR CONTRACT SUBJECT TO THIS SECTION MAY NOT IMPOSE A DEDUCTIBLE ON THE COVERAGE REQUIRED UNDER THIS SECTION.

Article - Health - General

19-706.

(FF) THE PROVISIONS OF § 15-829 OF THE INSURANCE ARTICLE APPLY TO HEALTH MAINTENANCE ORGANIZATIONS.

SECTION 2. AND BE IT FURTHER ENACTED. That this Act shall apply to all policies or contracts issued, delivered, or renewed in the State on or after October 1, 1999.

SECTION 2. AND BE IT FURTHER ENACTED. That this Act shall apply to all policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or after October 1, 1999. Any policy or health benefit plan in effect before October 1, 1999, shall comply with the provisions of this Act by October 1, 2000.

SECTION 3. AND BE IT FURTHER ENACTED. That this Act shall take effect October 1, 1999.