SENATE BILL 181

Unofficial Copy C3 SB 261/98 - FIN 1999 Regular Session 9lr1017 CF 9lr1018

By: Senator Dorman

Introduced and read first time: January 29, 1999

Assigned to: Finance

A BILL ENTITLED

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2 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
- 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
- 16 Section 19-706(ff)
- 17 Annotated Code of Maryland
- 18 (1996 Replacement Volume and 1998 Supplement)
- 19 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
- 20 MARYLAND, That the Laws of Maryland read as follows:
- 21 Article Insurance
- 22 15-829.
- 23 (A) THIS SECTION APPLIES TO:
- 24 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT PROVIDE
- 25 HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS ON AN
- 26 EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR CONTRACTS
- 27 THAT ARE ISSUED OR DELIVERED IN THE STATE; AND

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- 1 (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE HOSPITAL,
- 2 MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER CONTRACTS
- 3 THAT ARE ISSUED OR DELIVERED IN THE STATE.
- 4 (B) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR A
- 5 PROSTHESIS THAT HAS BEEN PRESCRIBED BY A PHYSICIAN FOR AN ENROLLEE OR
- 6 INSURED WHO HAS UNDERGONE A MASTECTOMY AND HAS NOT HAD BREAST
- 7 RECONSTRUCTION.
- 8 (C) A POLICY OR CONTRACT SUBJECT TO THIS SECTION MAY NOT IMPOSE A
- 9 DEDUCTIBLE ON THE COVERAGE REQUIRED UNDER THIS SECTION.
- 10 Article Health General
- 11 19-706.
- 12 (FF) THE PROVISIONS OF § 15-829 OF THE INSURANCE ARTICLE APPLY TO
- 13 HEALTH MAINTENANCE ORGANIZATIONS.
- 14 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
- 15 policies or contracts issued, delivered, or renewed in the State on or after October 1,
- 16 1999.
- 17 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
- 18 October 1, 1999.