Article - Insurance

[Previous][Next]

§15–839.

(a) (1) In this section the following words have the meanings indicated.

(2) "Body mass index" means a practical marker that is used to assess the degree of obesity and is calculated by dividing the weight in kilograms by the height in meters squared.

(3) "Morbid obesity" means a body mass index that is:

(i) greater than 40 kilograms per meter squared; or

(ii) equal to or greater than 35 kilograms per meter squared with a comorbid medical condition, including hypertension, a cardiopulmonary condition, sleep apnea, or diabetes.

(b) 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;

(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; and

(3) managed care organizations, as defined in § 15-101 of the Health - General Article.

(c) An entity subject to this section shall provide coverage for the surgical treatment of morbid obesity that is:

(1) recognized by the National Institutes of Health as effective for the long-term reversal of morbid obesity; and

(2) consistent with guidelines approved by the National Institutes of Health.

(d) An entity subject to this section shall provide the benefits required under this section to the same extent as for other medically necessary surgical procedures under the enrollee's or insured's contract or policy with the entity.

[Previous][Next]