C3, J1 8lr1793 CF 8lr2282

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Introduced and read first time: February 1, 2018 Assigned to: Health and Government Operations

## A BILL ENTITLED

1 AN ACT concerning

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## Insurance - Contraceptive Coverage - Consumer Information

3 FOR the purpose of requiring a certain entity that provides certain coverage for certain contraceptive drugs and devices under certain health insurance policies or contracts 4 5 to develop a contraceptive coverage information document for certain plans; 6 requiring that the contraceptive coverage document include certain information; 7 requiring a certain entity to make the contraceptive coverage information document 8 available to certain consumers on certain websites and as part of certain information 9 filed with the Maryland Insurance Commissioner; and generally relating to contraceptive coverage and consumer information. 10

- 11 BY repealing and reenacting, with amendments,
- 12 Article Insurance
- 13 Section 15–826
- 14 Annotated Code of Maryland
- 15 (2017 Replacement Volume)
- 16 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
- 17 That the Laws of Maryland read as follows:
- 18 Article Insurance
- 19 15-826.
- 20 (a) This section applies to:

- 1 (1) insurers and nonprofit health service plans that provide coverage for prescription drugs under health insurance policies or contracts that are issued or delivered in the State; and
- 4 (2) health maintenance organizations that provide coverage for 5 prescription drugs under contracts that are issued or delivered in the State.
- 6 (b) An entity subject to this section:
- 7 (1) shall provide coverage for any contraceptive drug or device that is 8 approved by the United States Food and Drug Administration for use as a contraceptive 9 and that is obtained under a prescription written by an authorized prescriber as defined in \$ 12–101 of the Health Occupations Article;
- shall provide coverage for the insertion or removal, and any medically necessary examination associated with the use, of such contraceptive drug or device; and
- 13 (3) may not impose a different copayment or coinsurance for a 14 contraceptive drug or device than is imposed for any other prescription.
- 15 (c) (1) A religious organization may request and an entity subject to this 16 section shall grant the request for an exclusion from coverage under the policy, plan, or 17 contract for the coverage required under subsection (b) of this section if the required 18 coverage conflicts with the religious organization's bona fide religious beliefs and practices.
- 19 (2) A religious organization that obtains an exclusion under paragraph (1) of this subsection shall provide its employees reasonable and timely notice of the exclusion.
- 21 (D) AN ENTITY SUBJECT TO THIS SECTION SHALL:
- 22 (1) DEVELOP A CONTRACEPTIVE COVERAGE INFORMATION 23 DOCUMENT FOR EACH OF ITS PLANS THAT INCLUDES:
- 24 (I) ALL BRAND NAME AND GENERIC CONTRACEPTIVE DRUGS 25 COVERED BY THE PLAN;
- 26 (II) ALL BRAND NAME AND GENERIC CONTRACEPTIVE DEVICES 27 COVERED BY THE PLAN;
- 28 (III) ALL SURGICAL CONTRACEPTIVE METHODS COVERED BY 29 THE PLAN;
- 30 (IV) ALL COST-SHARING REQUIREMENTS FOR EACH 31 CONTRACEPTIVE DRUG OR DEVICE AND RELATED HEALTH CARE VISITS COVERED BY 32 THE PLAN; AND

1	$(\mathbf{V})$	ANY	MEDICAL	MANAGEMENT	OR	UTILIZATION	REVIEW

- 2 REQUIREMENTS INCLUDING FREQUENCY OF COVERAGE LIMITATIONS AND
- 3 PREAUTHORIZATION REQUIREMENTS FOR EACH CONTRACEPTIVE DRUG OR DEVICE
- 4 COVERED BY THE PLAN; AND
- 5 (2) MAKE EACH CONTRACEPTIVE COVERAGE INFORMATION
- 6 DOCUMENT DEVELOPED IN ACCORDANCE WITH ITEM (1) OF THIS SUBSECTION
- 7 AVAILABLE:
- 8 (I) ON ITS PUBLIC WEBSITE FOR CONSUMERS WHO ARE
- 9 CONSIDERING PLANS IN WHICH TO ENROLL;
- 10 (II) ON ITS WEBSITE FOR CONSUMERS WHO ARE ENROLLED IN A
- 11 PLAN AND WHO LOG ONTO THE WEBSITE AS A MEMBER; AND
- 12 (III) AS PART OF THE INFORMATION FILED WITH THE
- 13 COMMISSIONER FOR APPROVAL OF A PREMIUM RATE OR PREMIUM RATE CHANGE
- 14 AS REQUIRED UNDER § 11–603 OF THIS ARTICLE.
- SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
- 16 October 1, 2018.