

HOUSE BILL 1331

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By: **Delegate Taveras**

Introduced and read first time: February 9, 2024

Assigned to: Health and Government Operations

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Massage Therapy – Required Coverage and Prohibited Cost**
3 **Sharing**

4 FOR the purpose of requiring certain insurers, nonprofit health service plans, and health
5 maintenance organizations to provide coverage for massage therapy; prohibiting the
6 insurers, nonprofit health service plans, and health maintenance organizations from
7 imposing a copayment, coinsurance, or deductible requirement on coverage for
8 massage therapy; and generally relating to health insurance and massage therapy.

9 BY repealing and reenacting, without amendments,
10 Article – Health Occupations
11 Section 6–101(a) and (f)
12 Annotated Code of Maryland
13 (2021 Replacement Volume and 2023 Supplement)

14 BY adding to
15 Article – Insurance
16 Section 15–861
17 Annotated Code of Maryland
18 (2017 Replacement Volume and 2023 Supplement)

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

21 **Article – Health Occupations**

22 6–101.

23 (a) In this title the following words have the meanings indicated.

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 (f) (1) “Massage therapy” means the use of manual techniques on soft tissues
2 of the human body including stroking, kneading, tapping, stretching, compression,
3 vibration, and friction, with or without the aid of heat limited to hot packs and heating
4 pads, cold water, or nonlegend topical applications, for the purpose of improving circulation,
5 enhancing muscle relaxation, relieving muscular pain, reducing stress, or promoting health
6 and well-being.

7 (2) “Massage therapy” includes hands-on application, consisting of
8 pressure or movement on an individual, to specifically affect the electromagnetic energy or
9 energetic field of the human body if this practice includes use of the manual techniques set
10 forth in paragraph (1) of this subsection.

11 (3) “Massage therapy” does not include:

12 (i) The diagnosis of illness, disease, or injury;

13 (ii) The adjustment, manipulation, or mobilization of any of the
14 articulations of the osseous structures of the human body or spine; or

15 (iii) Except as provided in paragraph (2) of this subsection, the laying
16 on of hands, consisting of pressure or movement on an individual who is fully clothed,
17 except for footwear, to specifically affect the electromagnetic energy or energetic field of the
18 human body.

19 (4) The provisions of paragraph (3) of this subsection do not preclude the
20 application of the modalities described in paragraph (1) of this subsection to an individual
21 who has an injury.

22 Article – Insurance

23 15-861.

24 (A) IN THIS SECTION, “MASSAGE THERAPY” HAS THE MEANING STATED IN §
25 6-101 OF THE HEALTH OCCUPATIONS ARTICLE.

26 (B) THIS SECTION APPLIES TO:

27 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT
28 PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS
29 ON AN EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR
30 CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE; AND

31 (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE
32 HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER
33 CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.

1 **(C) (1) AN ENTITY SUBJECT TO THIS SECTION:**

2 **(I) SHALL PROVIDE COVERAGE FOR MASSAGE THERAPY; AND**

3 **(II) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, MAY**
4 **NOT IMPOSE A COPAYMENT, COINSURANCE, OR DEDUCTIBLE REQUIREMENT ON**
5 **COVERAGE FOR MASSAGE THERAPY.**

6 **(2) IF AN INSURED OR ENROLLEE IS COVERED UNDER A**
7 **HIGH-DEDUCTIBLE HEALTH PLAN, AS DEFINED IN 26 U.S.C. § 223, AN ENTITY**
8 **SUBJECT TO THIS SECTION MAY SUBJECT MASSAGE THERAPY TO THE DEDUCTIBLE**
9 **REQUIREMENT OF THE HIGH-DEDUCTIBLE HEALTH PLAN.**

10 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
11 policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or
12 after January 1, 2025.

13 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
14 January 1, 2025.