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**By: Delegate W. Baker**

Introduced and read first time: January 26, 1996

Assigned to: Economic Matters

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A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurers - Treatment for Autism - Coverage**

3 FOR the purpose of requiring nonprofit health service plans and other health insurers to  
4 provide coverage for the treatment of autism under certain circumstances; and  
5 defining a certain term.

6 BY adding to

7 Article 48A - Insurance Code  
8 Section 354RR, 470HH, and 477RR  
9 Annotated Code of Maryland  
10 (1994 Replacement Volume and 1995 Supplement)

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

13 **Article 48A - Insurance Code**

14 354RR.

15 (A) IN THIS SECTION, "AUTISM" MEANS A DEVELOPMENTAL DISABILITY  
16 CHARACTERIZED BY SEVERE COMMUNICATION AND BEHAVIOR DISORDERS THAT  
17 BECAME MANIFEST DURING THE EARLY STAGES OF CHILDHOOD DEVELOPMENT  
18 AND ARE CHARACTERIZED BY A SEVERELY DISABLING INABILITY TO  
19 UNDERSTAND, COMMUNICATE, LEARN, AND PARTICIPATE IN SOCIAL  
20 RELATIONSHIPS.

21 (B) THE PROVISIONS OF THIS SECTION APPLY TO A NONPROFIT HEALTH  
22 SERVICE PLAN THAT:

23 (1) IS WRITTEN ON AN EXPENSE INCURRED BASIS;

24 (2) PROVIDES COVERAGE FOR A FAMILY MEMBER OF THE INSURED;  
25 AND

26 (3) IS DELIVERED OR ISSUED FOR DELIVERY IN THE STATE.

27 (C) A NONPROFIT HEALTH SERVICE PLAN SHALL INCLUDE UNDER THE  
28 FAMILY MEMBER COVERAGE, COVERAGE FOR THE TREATMENT OF AUTISM,  
29 INCLUDING BEHAVIORAL MODIFICATION TREATMENT.

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1 470HH.

2 (A) IN THIS SECTION, "AUTISM" MEANS A DEVELOPMENTAL DISABILITY  
3 CHARACTERIZED BY SEVERE COMMUNICATION AND BEHAVIOR DISORDERS THAT  
4 BECAME MANIFEST DURING THE EARLY STAGES OF CHILDHOOD DEVELOPMENT  
5 AND ARE CHARACTERIZED BY A SEVERELY DISABLING INABILITY TO  
6 UNDERSTAND, COMMUNICATE, LEARN, AND PARTICIPATE IN SOCIAL  
7 RELATIONSHIPS.

8 (B) THE PROVISIONS OF THIS SECTION APPLY TO A HOSPITAL OR MAJOR  
9 MEDICAL INSURANCE POLICY THAT:

10 (1) IS WRITTEN ON AN EXPENSE INCURRED BASIS;

11 (2) PROVIDES COVERAGE FOR A FAMILY MEMBER OF THE INSURED;  
12 AND

13 (3) IS DELIVERED OR ISSUED FOR DELIVERY IN THE STATE.

14 (C) A HOSPITAL OR MAJOR MEDICAL INSURANCE POLICY SHALL INCLUDE  
15 UNDER THE FAMILY MEMBER COVERAGE, COVERAGE FOR THE TREATMENT OF  
16 AUTISM, INCLUDING BEHAVIORAL MODIFICATION TREATMENT.

17 477RR.

18 (A) IN THIS SECTION, "AUTISM" MEANS A DEVELOPMENTAL DISABILITY  
19 CHARACTERIZED BY SEVERE COMMUNICATION AND BEHAVIOR DISORDERS THAT  
20 BECAME MANIFEST DURING THE EARLY STAGES OF CHILDHOOD DEVELOPMENT  
21 AND ARE CHARACTERIZED BY A SEVERELY DISABLING INABILITY TO  
22 UNDERSTAND, COMMUNICATE, LEARN, AND PARTICIPATE IN SOCIAL  
23 RELATIONSHIPS.

24 (B) THE PROVISIONS OF THIS SECTION APPLY TO A GROUP OR BLANKET  
25 HEALTH INSURANCE POLICY THAT:

26 (1) IS WRITTEN ON AN EXPENSE INCURRED BASIS;

27 (2) PROVIDES COVERAGE FOR A FAMILY MEMBER OF THE INSURED;  
28 AND

29 (3) IS DELIVERED OR ISSUED FOR DELIVERY IN THE STATE.

30 (C) A GROUP OR BLANKET HEALTH INSURANCE POLICY SHALL INCLUDE  
31 UNDER THE FAMILY MEMBER COVERAGE, COVERAGE FOR THE TREATMENT OF  
32 AUTISM, INCLUDING BEHAVIORAL MODIFICATION TREATMENT.

33 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
34 October 1, 1996.