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**By: Delegate Eckardt**

Introduced and read first time: February 21, 1997

Assigned to: Economic Matters

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A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Diabetes Equipment, Supplies, and Self-Management Training -**  
3 **Coverage**

4 FOR the purpose of requiring certain insurers, nonprofit health service plans, and health  
5 maintenance organizations to provide coverage for certain diabetes equipment,  
6 supplies, and outpatient self-management training and educational services under  
7 certain circumstances; authorizing an insurer, nonprofit health service plan, or  
8 health maintenance organization to impose certain deductibles or coinsurance  
9 requirements under certain circumstances; prohibiting an insurer, nonprofit health  
10 service plan, or health maintenance organization from reducing or eliminating  
11 coverages under their health insurance policies or contracts as a result of this Act;  
12 providing for the application of this Act; providing for a delayed effective date; and  
13 generally relating to requiring certain insurers, nonprofit health service plans, and  
14 health maintenance organizations to provide coverage for certain diabetes  
15 equipment, supplies, and outpatient self-management training and educational  
16 services under certain circumstances.

17 BY adding to

18 Article - Insurance  
19 Section 15-822  
20 Annotated Code of Maryland  
21 (1995 Volume and 1996 Supplement)  
22 (As enacted by Chapter \_\_\_\_\_ (H.B. 11) of the Acts of the General Assembly of  
23 1997)

24 BY adding to

25 Article - Health - General  
26 Section 19-706(n)  
27 Annotated Code of Maryland  
28 (1996 Replacement Volume and 1996 Supplement)

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

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1           **Article - Insurance**

2 15-822.

3           (A) THIS SECTION APPLIES TO:

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

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

11           (B) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR  
12 ALL MEDICALLY APPROPRIATE AND NECESSARY DIABETES EQUIPMENT, DIABETES  
13 SUPPLIES, AND DIABETES OUTPATIENT SELF-MANAGEMENT TRAINING AND  
14 EDUCATIONAL SERVICES, INCLUDING MEDICAL NUTRITION THERAPY, THAT THE  
15 INSURED'S OR ENROLLEE'S TREATING PHYSICIAN OR OTHER APPROPRIATELY  
16 LICENSED HEALTH CARE PROVIDER, OR A PHYSICIAN WHO SPECIALIZES IN THE  
17 TREATMENT OF DIABETES, CERTIFIES ARE NECESSARY FOR THE TREATMENT OF:

18                   (1) INSULIN-USING DIABETES;

19                   (2) NONINSULIN-USING DIABETES; OR

20                   (3) ELEVATED BLOOD GLUCOSE LEVELS INDUCED BY PREGNANCY.

21           (C) IF CERTIFIED AS NECESSARY UNDER SUBSECTION (B) OF THIS SECTION,  
22 THE DIABETES OUTPATIENT SELF-MANAGEMENT TRAINING AND EDUCATIONAL  
23 SERVICES, INCLUDING MEDICAL NUTRITION THERAPY, TO BE PROVIDED TO THE  
24 INSURED OR ENROLLEE SHALL BE PROVIDED THROUGH A PROGRAM SUPERVISED  
25 BY AN APPROPRIATELY LICENSED, REGISTERED, OR CERTIFIED HEALTH CARE  
26 PROVIDER WHOSE SCOPE OF PRACTICE INCLUDES DIABETES EDUCATION OR  
27 MANAGEMENT.

28           (D) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, THE COVERAGE  
29 REQUIRED UNDER THIS SECTION MAY BE SUBJECT TO THE ANNUAL DEDUCTIBLES  
30 OR COINSURANCE REQUIREMENTS IMPOSED BY AN ENTITY SUBJECT TO THIS  
31 SECTION FOR SIMILAR COVERAGES UNDER THE SAME HEALTH INSURANCE POLICY  
32 OR CONTRACT.

33                   (2) THE ANNUAL DEDUCTIBLES OR COINSURANCE REQUIREMENTS  
34 IMPOSED UNDER PARAGRAPH (1) OF THIS SUBSECTION FOR THE COVERAGE  
35 REQUIRED UNDER THIS SECTION MAY NOT BE GREATER THAN THE ANNUAL  
36 DEDUCTIBLES OR COINSURANCE REQUIREMENTS IMPOSED BY THE ENTITY FOR  
37 SIMILAR COVERAGES.

38           (E) AN ENTITY SUBJECT TO THIS SECTION MAY NOT REDUCE OR ELIMINATE  
39 COVERAGES IN ITS HEALTH INSURANCE POLICIES OR CONTRACTS DUE TO THE  
40 REQUIREMENTS OF THIS SECTION.

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1           **Article - Health - General**

2 19-706.

3           (N) THE PROVISIONS OF § 15-822 OF THE INSURANCE ARTICLE SHALL APPLY  
4 TO HEALTH MAINTENANCE ORGANIZATIONS.

5           SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all  
6 policies or health benefit plans issued, delivered, or renewed in the State on or after the  
7 effective date of this Act.

8           SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect  
9 January 1, 1998.