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**By: Senators Dorman and Trotter**

Introduced and read first time: January 29, 1997

Assigned to: Finance

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A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Mandated Coverage - Prostate Cancer**

3 FOR the purpose of requiring certain health insurers to provide coverage to men of a  
4 certain age for certain medically recognized diagnostic tests used to detect prostate  
5 cancer under certain circumstances.

6 BY adding to

7 Article - Insurance

8 Section 15-822

9 Annotated Code of Maryland

10 (1995 Volume and 1996 Supplement)

11 (As enacted by Chapter \_\_\_\_\_ (H.B. 11) of the Acts of the General Assembly of 1997)

12 BY adding to

13 Article - Health - General

14 Section 19-706(n)

15 Annotated Code of Maryland

16 (1996 Replacement Volume and 1996 Supplement)

17 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF

18 MARYLAND, That the Laws of Maryland read as follows:

19 **Article - Insurance**

20 15-822.

21 (A) THIS SECTION APPLIES TO:

22 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT PROVIDE

23 INPATIENT HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR

24 GROUPS ON AN EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES

25 OR CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE; AND

26 (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE

27 INPATIENT HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR

28 GROUPS UNDER CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.

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1 (B) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR  
2 EXPENSES INCURRED IN CONDUCTING AN ANNUAL MEDICALLY RECOGNIZED  
3 DIAGNOSTIC EXAMINATION, WHICH INCLUDES A DIGITAL RECTAL EXAMINATION  
4 AND A BLOOD TEST CALLED THE PROSTATE-SPECIFIC ANTIGEN (PSA) TEST, ON  
5 ENROLLEES AND INSURED WHO ARE:

6 (1) MEN AGE 50 OR OLDER AND ASYMPTOMATIC; AND

7 (2) MEN AGE 40 OR OLDER WITH A FAMILY HISTORY OF PROSTATE  
8 CANCER OR OTHER PROSTATE CANCER RISK FACTORS.

9 (C) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE THE BENEFITS  
10 REQUIRED UNDER THIS SECTION TO THE SAME EXTENT AS FOR ANY OTHER  
11 MEDICAL CONDITION UNDER THE ENROLLEE'S OR INSURED'S CONTRACT OR  
12 POLICY WITH THE ENTITY.

13 **Article - Health - General**

14 19-706.

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

17 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
18 October 1, 1997.