

HOUSE BILL 507

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1998 Regular Session
8r1274
CF 8r2367

By: **Delegate Morhaim (State Advisory Council on Hereditary and Congenital Disorders) and Delegates Finifter and Frank**

Introduced and read first time: February 5, 1998

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Cleft Lip and Cleft Palate - Coverage**

3 FOR the purpose of requiring health maintenance organizations to provide coverage
4 for the treatment of cleft lip or cleft palate or both; and generally relating to the
5 provision of coverage for the treatment of cleft lip or cleft palate or both.

6 BY adding to

7 Article - Health - General

8 Section 19-706(y)

9 Annotated Code of Maryland

10 (1996 Replacement Volume and 1997 Supplement)

11 BY repealing and reenacting, with amendments,

12 Article - Insurance

13 Section 15-818

14 Annotated Code of Maryland

15 (1997 Volume)

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

18 **Article - Health - General**

19 19-706.

20 (Y) THE PROVISIONS OF § 15-818 OF THE INSURANCE ARTICLE SHALL APPLY
21 TO HEALTH MAINTENANCE ORGANIZATIONS.

22 **Article - Insurance**

23 15-818.

24 (a) This section applies to:

1 (1) each individual or group hospital or major medical insurance policy
2 or certificate that is delivered or issued for delivery in the State by an insurer and is
3 written on an expense-incurred basis; [and]

4 (2) each individual or group medical or major medical contract, policy, or
5 certificate that is delivered or issued for delivery in the State by a nonprofit health
6 service plan; AND

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

10 (b) A policy, contract, or certificate subject to this section shall include benefits
11 for inpatient or outpatient expenses arising from orthodontics, oral surgery, and
12 otologic, audiological, and speech/language treatment involved in the management of
13 the birth [defects] DEFECT known as cleft lip [and] OR cleft palate OR BOTH.

14 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
15 October 1, 1998.