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By: Delegate Morhaim (State Advisory Council on Hereditary and Congenital Disorders) and Delegates Finifter and Frank, Frank, Busch, <u>Gordon, Barve, Boston, Crumlin, Donoghue, Eckardt, Exum, Fulton,</u> <u>Goldwater, Harrison, Kirk, Krysiak, Love, V. Mitchell, Pendergrass, and</u> Walkup

Introduced and read first time: February 5, 1998 Assigned to: Economic Matters

Committee Report: Favorable with amendments House action: Adopted Read second time: February 26, 1998

CHAPTER_____

1 AN ACT concerning

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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:

2	HOUSE BILL 507
1	Article - Health - General
2	19-706.
3 4	(Y) THE PROVISIONS OF § 15-818 OF THE INSURANCE ARTICLE SHALL APPLY TO HEALTH MAINTENANCE ORGANIZATIONS.
5	Article - Insurance
6	15-818.
7	(a) This section applies to:
	(1) each individual or group hospital or major medical insurance policy or certificate that is delivered or issued for delivery in the State by an insurer and is written on an expense-incurred basis; [and]
	(2) each individual or group medical or major medical contract, policy, or certificate that is delivered or issued for delivery in the State by a nonprofit health service plan; AND
	(3) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.
19	(b) A policy, contract, or certificate subject to this section shall include benefits for inpatient or outpatient expenses arising from orthodontics, oral surgery, and otologic, audiological, and speech/language treatment involved in the management of the birth [defects] DEFECT known as cleft lip [and] OR cleft palate OR BOTH.

21 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect 22 October 1, 1998.