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By: **Senator Dorman**

Introduced and read first time: February 2, 1998

Assigned to: Finance

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A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Coverage for a Prosthesis**

3 FOR the purpose of requiring certain health insurers, nonprofit health service plans,  
4 and health maintenance organizations to provide coverage for a prosthesis  
5 under certain circumstances; prohibiting certain health policies or contracts  
6 from imposing a deductible on the coverage for a prosthesis under certain  
7 circumstances; providing for the application of this Act; and generally relating to  
8 coverage for a prosthesis in health insurance.

9 BY adding to

10 Article - Insurance

11 Section 15-826

12 Annotated Code of Maryland

13 (1997 Volume)

14 BY repealing and reenacting, with amendments,

15 Article - Health - General

16 Section 19-706(i)

17 Annotated Code of Maryland

18 (1996 Replacement Volume and 1997 Supplement)

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

21 **Article - Insurance**

22 15-826.

23 (A) THIS SECTION APPLIES TO:

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

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

4 (B) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR  
5 ONE PROSTHESIS THAT HAS BEEN PRESCRIBED BY A PHYSICIAN FOR AN ENROLLEE  
6 OR INSURED WHO HAS UNDERGONE A MASTECTOMY AND HAS NOT HAD BREAST  
7 RECONSTRUCTION.

8 (C) A POLICY OR CONTRACT SUBJECT TO THIS SECTION MAY NOT IMPOSE A  
9 DEDUCTIBLE ON THE COVERAGE REQUIRED UNDER THIS SECTION.

10 **Article - Health - General**

11 19-706.

12 (i) The provisions of §§ 15-105, 15-112, 15-113, 15-804, [and] 15-812, AND  
13 15-826 of the Insurance Article shall apply to health maintenance organizations.

14 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all  
15 policies or contracts issued, delivered, or renewed in the State on or after October 1,  
16 1998.

17 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect  
18 October 1, 1998.