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By: **Senator Dorman**

Introduced and read first time: February 2, 1998

Assigned to: Finance

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Committee Report: Favorable with amendments

Senate action: Adopted

Read second time: March 4, 1998

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CHAPTER \_\_\_\_\_

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:

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**Article - Insurance**

2 15-826.

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

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

11 (B) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR  
12 ~~ONE A~~ PROSTHESIS THAT HAS BEEN PRESCRIBED BY A PHYSICIAN FOR AN  
13 ENROLLEE OR INSURED WHO HAS UNDERGONE A MASTECTOMY AND HAS NOT HAD  
14 BREAST RECONSTRUCTION.

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

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**Article - Health - General**

18 19-706.

19 (i) The provisions of §§ 15-105, 15-112, 15-113, 15-804, [and] 15-812, AND  
20 15-826 of the Insurance Article shall apply to health maintenance organizations.

21 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all  
22 policies or contracts issued, delivered, or renewed in the State on or after October 1,  
23 1998.

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