
By: **Delegates Goldwater and Pitkin**

Introduced and read first time: January 18, 1999

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Annual Chlamydia Screening Test - Coverage**

3 FOR the purpose of requiring certain insurers, nonprofit health service plans, and
4 health maintenance organizations to provide coverage for an annual chlamydia
5 screening test for certain persons under certain circumstances; authorizing
6 certain insurers, nonprofit health service plans, and health maintenance plans
7 to impose certain cost-sharing requirements under certain circumstances;
8 defining certain terms; providing for the construction of this Act; providing for
9 the application of this Act; and generally relating to requiring certain insurers,
10 nonprofit health service plans, and health maintenance organizations to provide
11 coverage for an annual chlamydia screening test under certain circumstances.

12 BY adding to

13 Article - Insurance

14 Section 15-829

15 Annotated Code of Maryland

16 (1997 Volume and 1998 Supplement)

17 BY adding to

18 Article - Health - General

19 Section 19-706(ff)

20 Annotated Code of Maryland

21 (1996 Replacement Volume and 1998 Supplement)

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

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

24 **Article - Insurance**

25 15-829.

26 (A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS

27 INDICATED.

1 (2) "CHLAMYDIA SCREENING TEST" MEANS ANY LABORATORY TEST
2 THAT:

3 (I) SPECIFICALLY DETECTS FOR INFECTION BY ONE OR MORE
4 AGENTS OF CHLAMYDIA TRACHOMATIS; AND

5 (II) IS APPROVED FOR THIS PURPOSE BY THE FEDERAL FOOD AND
6 DRUG ADMINISTRATION.

7 (3) "MULTIPLE RISK FACTORS" MEANS HAVING A PRIOR HISTORY OF A
8 SEXUALLY TRANSMITTED DISEASE, NEW OR MULTIPLE SEX PARTNERS,
9 INCONSISTENT USE OF BARRIER CONTRACEPTIVES, OR CERVICAL ECTOPY.

10 (B) THIS SECTION APPLIES TO:

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

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

18 (C) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR
19 AN ANNUAL ROUTINE CHLAMYDIA SCREENING TEST FOR:

20 (1) WOMEN WHO ARE:

21 (I) UNDER THE AGE OF 20 YEARS IF THEY ARE SEXUALLY ACTIVE;
22 AND

23 (II) AT LEAST 20 YEARS OLD IF THEY HAVE MULTIPLE RISK
24 FACTORS; AND

25 (2) MEN WHO HAVE MULTIPLE RISK FACTORS.

26 (D) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, THE COVERAGE
27 REQUIRED UNDER THIS SECTION MAY BE SUBJECT TO A CO-PAYMENT OR
28 COINSURANCE REQUIREMENT OR DEDUCTIBLE THAT AN ENTITY SUBJECT TO THIS
29 SECTION IMPOSES FOR SIMILAR COVERAGES UNDER THE SAME POLICY OR
30 CONTRACT.

31 (2) THE CO-PAYMENT OR COINSURANCE REQUIREMENT OR
32 DEDUCTIBLE IMPOSED UNDER PARAGRAPH (1) OF THIS SUBSECTION MAY NOT BE
33 GREATER THAN THE CO-PAYMENT OR COINSURANCE REQUIREMENT OR
34 DEDUCTIBLE IMPOSED BY THE ENTITY FOR SIMILAR COVERAGES.

35 (E) NOTHING IN THIS SECTION MAY BE CONSTRUED TO PROHIBIT AN ENTITY
36 SUBJECT TO THIS SECTION FROM PROVIDING COVERAGES THAT ARE GREATER THAN

1 OR MORE FAVORABLE TO AN INSURED OR ENROLLEE THAN THE COVERAGE
2 REQUIRED UNDER THIS SECTION.

3

Article - Health - General

4 19-706.

5 (FF) THE PROVISIONS OF § 15-829 OF THE INSURANCE ARTICLE SHALL APPLY
6 TO HEALTH MAINTENANCE ORGANIZATIONS.

7 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
8 policies, contracts, and health benefit plans issued, delivered, or renewed in the State
9 on or after October 1, 1999.

10 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
11 October 1, 1999.