
By: **Delegates Goldwater and Pitkin, Pitkin, Barve, Bronrott, Kopp, Mandel, and Menes**

Introduced and read first time: January 18, 1999
Assigned to: Economic Matters

Committee Report: Favorable with amendments
House action: Adopted with floor amendments
Read second time: March 3, 1999

CHAPTER _____

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

13 BY adding to
14 Article - Insurance
15 Section 15-829
16 Annotated Code of Maryland
17 (1997 Volume and 1998 Supplement)

18 BY adding to
19 Article - Health - General
20 Section 19-706(ff)
21 Annotated Code of Maryland
22 (1996 Replacement Volume and 1998 Supplement)

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

3 **Article - Insurance**

4 15-829.

5 (A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS
6 INDICATED.

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

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

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

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

16 (B) THIS SECTION APPLIES TO:

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

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

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

26 (1) WOMEN WHO ARE:

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

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

31 (2) MEN WHO HAVE MULTIPLE RISK FACTORS.

32 (D) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, THE COVERAGE
33 REQUIRED UNDER THIS SECTION MAY BE SUBJECT TO A CO-PAYMENT OR
34 COINSURANCE REQUIREMENT OR DEDUCTIBLE THAT AN ENTITY SUBJECT TO THIS

1 SECTION IMPOSES FOR SIMILAR COVERAGES UNDER THE SAME POLICY OR
2 CONTRACT.

3 (2) THE CO-PAYMENT OR COINSURANCE REQUIREMENT OR
4 DEDUCTIBLE IMPOSED UNDER PARAGRAPH (1) OF THIS SUBSECTION MAY NOT BE
5 GREATER THAN THE CO-PAYMENT OR COINSURANCE REQUIREMENT OR
6 DEDUCTIBLE IMPOSED BY THE ENTITY FOR SIMILAR COVERAGES.

7 (E) NOTHING IN THIS SECTION MAY BE CONSTRUED TO PROHIBIT AN ENTITY
8 SUBJECT TO THIS SECTION FROM PROVIDING COVERAGES THAT ARE GREATER THAN
9 OR MORE FAVORABLE TO AN INSURED OR ENROLLEE THAN THE COVERAGE
10 REQUIRED UNDER THIS SECTION.

11 **Article - Health - General**

12 19-706.

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

15 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
16 policies, contracts, and health benefit plans issued, delivered, or renewed in the State
17 on or after October 1, 1999. Any policy or health benefit plan in effect before October
18 1, 1999, shall comply with the provisions of this Act no later than October 1, 2000.

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