

HOUSE BILL 168

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SB 261/98 - FIN

1999 Regular Session
9r1018
CF 9r1017

By: **Delegate Boschert**

Introduced and read first time: January 28, 1999
Assigned to: Economic Matters

Committee Report: Favorable with amendments
House action: Adopted
Read second time: March 26, 1999

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 15-829
12 Annotated Code of Maryland
13 (1997 Volume and 1998 Supplement)

14 BY adding to
15 Article - Health - General
16 Section 19-706(ff)
17 Annotated Code of Maryland
18 (1996 Replacement Volume and 1998 Supplement)

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

1

Article - Insurance

2 15-829.

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 A
12 PROSTHESIS THAT HAS BEEN PRESCRIBED BY A PHYSICIAN FOR AN ENROLLEE OR
13 INSURED WHO HAS UNDERGONE A MASTECTOMY AND HAS NOT HAD BREAST
14 RECONSTRUCTION.

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

17

Article - Health - General

18 19-706.

19 (FF) THE PROVISIONS OF § 15-829 OF THE INSURANCE ARTICLE APPLY TO
20 HEALTH MAINTENANCE ORGANIZATIONS.

21 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
22 policies ~~or contracts,~~ contracts, and health benefit plans issued, delivered, or renewed
23 in the State on or after October 1, 1999. Any policy or health benefit plan in effect
24 before October 1, 1999, shall comply with the provisions of this Act by October 1,
25 2000.

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