

SENATE BILL 181

Unofficial Copy  
C3  
SB 261/98 - FIN

1999 Regular Session  
9r1017  
CF 9r1018

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By: **Senator Dorman**  
Introduced and read first time: January 29, 1999  
Assigned to: Finance

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

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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 15-829  
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.~~

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**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 issued, delivered, or renewed in the State on or after October 1,  
23 1999.

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