
By: **Delegates Stern, Owings, Hammen, Goldwater, Barve, Hixson, Kopp, Menes, Frush, Morhaim, Barkley, Boutin, Bronrott, Cane, Cadden, D'Amato, Glassman, Grosfeld, Harrison, Howard, Hubers, A. Jones, Kirk, Mandel, Marriott, McIntosh, Moe, Mohorovic, Nathan-Pulliam, Paige, Rosso, Sher, Stull, and Turner**

Introduced and read first time: January 21, 2000
Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Thin Prep Pap Tests - Coverage**

3 FOR the purpose of requiring certain insurers, nonprofit health service plans, and
4 health maintenance organizations to provide coverage for thin prep Pap tests
5 under certain circumstances; authorizing certain insurers, nonprofit health
6 service plans, and health maintenance organizations to impose certain
7 cost-sharing requirements under certain circumstances; providing for the
8 application of this Act; and generally relating to requiring health insurance
9 coverage for thin prep Pap tests.

10 BY adding to
11 Article - Insurance
12 Section 15-835
13 Annotated Code of Maryland
14 (1997 Volume and 1999 Supplement)

15 BY adding to
16 Article - Health - General
17 Section 19-706(nn)
18 Annotated Code of Maryland
19 (1996 Replacement Volume and 1999 Supplement)

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

22 **Article - Insurance**

23 15-835.

24 (A) THIS SECTION APPLIES TO:

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

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

8 (B) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR
9 AN ANNUAL THIN PREP PAP TEST IF THE WOMAN'S GYNECOLOGIST OR INTERNIST
10 REQUESTS THAT THE WOMAN HAVE THIS TEST.

11 (C) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, THE COVERAGE
12 REQUIRED UNDER THIS SECTION MAY BE SUBJECT TO A CO-PAYMENT OR
13 COINSURANCE REQUIREMENT OR DEDUCTIBLE THAT AN ENTITY SUBJECT TO THIS
14 SECTION IMPOSES FOR SIMILAR COVERAGES UNDER THE SAME POLICY OR
15 CONTRACT.

16 (2) THE CO-PAYMENT OR COINSURANCE REQUIREMENT OR
17 DEDUCTIBLE IMPOSED UNDER PARAGRAPH (1) OF THIS SUBSECTION MAY NOT BE
18 GREATER THAN THE CO-PAYMENT OR COINSURANCE REQUIREMENT OR
19 DEDUCTIBLE IMPOSED BY THE ENTITY FOR SIMILAR COVERAGES.

20 (D) NOTHING IN THIS SECTION MAY BE CONSTRUED TO PROHIBIT AN ENTITY
21 SUBJECT TO THIS SECTION FROM PROVIDING COVERAGES THAT ARE GREATER THAN
22 OR MORE FAVORABLE TO AN INSURED OR ENROLLEE THAN THE COVERAGE
23 REQUIRED UNDER THIS SECTION.

24 **Article - Health - General**

25 19-706.

26 (NN) THE REQUIREMENTS OF § 15-835 OF THE INSURANCE ARTICLE APPLY TO
27 HEALTH MAINTENANCE ORGANIZATIONS.

28 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
29 policies, contracts, and health benefits plans issued, delivered, or renewed in the
30 State on or after October 1, 2000. Any policy, contract, or health benefit plan in effect
31 before October 1, 2000 shall comply with the provisions of this Act no later than
32 October 1, 2001.

33 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
34 October 1, 2000.