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By: **Senators Teitelbaum, Hollinger, Dorman, Van Hollen, Ruben, Kelley,  
McFadden, Pinsky, Mitchell, Exum, Roesser, Green, and Forehand**  
Introduced and read first time: January 24, 2000  
Assigned to: Finance

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A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Colorectal Cancer Screening - Coverage**

3 FOR the purpose of requiring certain insurers, nonprofit health service plans, and  
4 health maintenance organizations to provide coverage for colorectal cancer  
5 screening in accordance with certain guidelines; authorizing certain insurers,  
6 nonprofit health service plans, and health maintenance organizations to impose  
7 certain cost-sharing requirements under certain circumstances; providing for  
8 the application of this Act; and generally relating to requiring health insurance  
9 coverage for colorectal cancer screening.

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:

25 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT PROVIDE  
26 HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS ON AN

1 EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR CONTRACTS  
2 THAT ARE ISSUED OR DELIVERED IN THE STATE; AND

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

6 (B) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR  
7 COLORECTAL CANCER SCREENING IN ACCORDANCE WITH THE LATEST SCREENING  
8 GUIDELINES ISSUED BY THE AMERICAN CANCER SOCIETY.

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

14 (2) THE COPAYMENT OR COINSURANCE REQUIREMENT OR DEDUCTIBLE  
15 IMPOSED UNDER PARAGRAPH (1) OF THIS SUBSECTION MAY NOT BE GREATER THAN  
16 THE COPAYMENT OR COINSURANCE REQUIREMENT OR DEDUCTIBLE IMPOSED BY  
17 THE ENTITY FOR SIMILAR COVERAGES.

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

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**Article - Health - General**

23 19-706.

24 (NN) THE PROVISIONS OF § 15-835 OF THE INSURANCE ARTICLE SHALL APPLY  
25 TO HEALTH MAINTENANCE ORGANIZATIONS.

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

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