

SENATE BILL 174

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2000 Regular Session  
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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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Committee Report: Favorable with amendments

Senate action: Adopted

Read second time: February 25, 2000

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CHAPTER \_\_\_\_\_

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:

1

**Article - Insurance**

2 15-835.

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  
12 COLORECTAL CANCER SCREENING IN ACCORDANCE WITH THE LATEST SCREENING  
13 GUIDELINES ISSUED BY THE AMERICAN CANCER SOCIETY.

14 (C) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, THE COVERAGE  
15 REQUIRED UNDER THIS SECTION MAY BE SUBJECT TO A COPAYMENT OR  
16 COINSURANCE REQUIREMENT OR DEDUCTIBLE THAT AN ENTITY SUBJECT TO THIS  
17 SECTION IMPOSES FOR SIMILAR COVERAGES UNDER THE SAME POLICY OR  
18 CONTRACT.

19 (2) THE COPAYMENT OR COINSURANCE REQUIREMENT OR DEDUCTIBLE  
20 IMPOSED UNDER PARAGRAPH (1) OF THIS SUBSECTION MAY NOT BE GREATER THAN  
21 THE COPAYMENT OR COINSURANCE REQUIREMENT OR DEDUCTIBLE IMPOSED BY  
22 THE ENTITY FOR SIMILAR COVERAGES.

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

27

**Article - Health - General**

28 19-706.

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

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

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

