
By: **Senators Collins and Bromwell**
Introduced and read first time: February 3, 2000
Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Benefit Plans - Coverage for Chemotherapy Hair Protheses for Hair**
3 **Loss Resulting from Chemotherapy**

4 FOR the purpose of requiring certain insurers, nonprofit health service plans, and
5 health maintenance organizations to provide certain coverage for chemotherapy
6 hair protheses under certain circumstances; prohibiting certain policies and
7 contracts from imposing a deductible on certain coverage; providing for the
8 application of this Act; and generally relating to coverage for chemotherapy hair
9 protheses for hair loss resulting from chemotherapy.

10 BY adding to

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

15 BY repealing and reenacting, with amendments,

- 16 Article - Health - General
- 17 Section 19-706(i)
- 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 INPATIENT HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR
- 27 GROUPS ON AN EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES
- 28 OR CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE; AND

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

4 (B) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, AN ENTITY
5 SUBJECT TO THIS SECTION SHALL PROVIDE, FOR AN ENROLLEE OR INSURED WHOSE
6 HAIR LOSS RESULTS FROM CHEMOTHERAPY, COVERAGE FOR:

7 (I) ONE CHEMOTHERAPY HAIR PROSTHESIS; AND

8 (II) A SECOND CHEMOTHERAPY HAIR PROSTHESIS AFTER 2 YEARS
9 HAVE PASSED FROM THE DATE THAT THE ENROLLEE OR INSURED RECEIVED THE
10 INITIAL CHEMOTHERAPY HAIR PROSTHESIS UNDER ITEM (I) OF THIS PARAGRAPH.

11 (2) THE COST OF EACH CHEMOTHERAPY HAIR PROSTHESIS REQUIRED
12 UNDER PARAGRAPH (1) OF THIS SUBSECTION MAY NOT EXCEED \$500.

13 (C) TO BE COVERED UNDER THIS SECTION, A CHEMOTHERAPY HAIR
14 PROSTHESIS MUST BE PRESCRIBED BY THE ONCOLOGIST IN ATTENDANCE.

15 (D) 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 (i) The provisions of §§ 12-203(g), 15-105, 15-112, 15-113, 15-804, 15-812,
20 15-826, [and] 15-828, AND 15-835 of the Insurance Article shall apply to health
21 maintenance organizations.

22 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
23 policies and contracts issued, delivered, or renewed in the State on or after October 1,
24 2000. Any policy or contract in effect before October 1, 2000 shall comply with the
25 provisions of this Act by October 1, 2001.

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