

HOUSE BILL 190

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SB 174/00 - FIN

2001 Regular Session
11r0359
CF 11r0878

By: **Delegates Morhaim, Goldwater, Kach, Finifter, Zirkin, Hammen,
McHale, Cane, Hurson, Pendergrass, Grosfeld, and Nathan-Pulliam**
Introduced and read first time: January 22, 2001
Assigned to: Environmental Matters

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 15-837
13 Annotated Code of Maryland
14 (1997 Volume and 2000 Supplement)

15 BY adding to

16 Article - Health - General
17 Section 19-706(rr)
18 Annotated Code of Maryland
19 (2000 Replacement Volume)

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 15-837.

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.

22 **Article - Health - General**

23 19-706.

24 (RR) THE PROVISIONS OF § 15-837 OF THE INSURANCE ARTICLE APPLY TO
25 HEALTH MAINTENANCE ORGANIZATIONS.

26 SECTION 2. AND BE IT FURTHER ENACTED, That this Act applies to all
27 policies, contracts, and health benefits plans issued, delivered, or renewed in the
28 State on or after October 1, 2001.

29 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
30 October 1, 2001.