

SENATE BILL 100

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SB 174/00 - FIN

2001 Regular Session
11r0878
CF 11r0359

By: **Senators Teitelbaum, Van Hollen, Dorman, Roesser, Ruben, Green,
Exum, Pinsky, Forehand, Kelley, Collins, Hoffman, Hollinger, and
Lawlah**

Introduced and read first time: January 15, 2001
Assigned to: Finance

Committee Report: Favorable
Senate action: Adopted
Read second time: February 20, 2001

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 15-837
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:

Article - Insurance

15-837.

(A) THIS SECTION APPLIES TO:

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

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

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

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

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

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

Article - Health - General

19-706.

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

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

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

