
By: **Delegates Healey, Burns, Conroy, DeBoy, Donoghue, Krysiak, Minnick,
and Sophocleus**

Introduced and read first time: February 6, 2006

Assigned to: Health and Government Operations

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Individual Health Benefit Plans - Pregnancy Coverage**

3 FOR the purpose of prohibiting certain health insurance carriers that offer individual
4 health benefit plans from applying an exclusion of coverage for preexisting
5 conditions to health care services furnished for pregnancy; providing for the
6 application of this Act; and generally relating to preexisting condition exclusions
7 under individual health benefit plans.

8 BY repealing and reenacting, without amendments,
9 Article - Insurance
10 Section 15-1301(a), (d), (n), and (p)
11 Annotated Code of Maryland
12 (2002 Replacement Volume and 2005 Supplement)

13 BY adding to
14 Article - Insurance
15 Section 15-1304
16 Annotated Code of Maryland
17 (2002 Replacement Volume and 2005 Supplement)

18 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
19 MARYLAND, That the Laws of Maryland read as follows:

20 **Article - Insurance**

21 15-1301.

22 (a) In this subtitle the following words have the meanings indicated.

23 (d) "Carrier" means a person that is:

24 (1) an insurer that holds a certificate of authority in the State and
25 provides health insurance in the State;

1 (2) a health maintenance organization that is licensed to operate in the
2 State;

3 (3) a nonprofit health service plan that is licensed to operate in the
4 State; or

5 (4) any other person or organization that provides health benefit plans
6 subject to State insurance regulation.

7 (n) (1) "Individual health benefit plan" means:

8 (i) a health benefit plan other than a converted policy or a
9 professional association plan for eligible individuals and their dependents; and

10 (ii) a certificate issued to an eligible individual that evidences
11 coverage under a policy or contract issued to a trust or association or other similar
12 group of individuals, regardless of the situs of delivery of the policy or contract, if the
13 eligible individual pays the premium and is not being covered under the policy or
14 contract under either federal or State continuation of benefits provisions.

15 (2) "Individual health benefit plan" does not include short-term limited
16 duration insurance.

17 (p) "Preexisting condition" means a condition that was present before the date
18 of enrollment for coverage, whether or not any medical advice, diagnosis, care, or
19 treatment was recommended or received before that date.

20 15-1304.

21 A CARRIER THAT OFFERS INDIVIDUAL HEALTH BENEFIT PLANS IN THE STATE
22 MAY NOT APPLY AN EXCLUSION OF COVERAGE FOR PREEXISTING CONDITIONS TO
23 HEALTH CARE SERVICES FURNISHED FOR PREGNANCY.

24 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
25 individual health benefit plans issued, delivered, or renewed in the State on or after
26 October 1, 2006.

27 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
28 October 1, 2006.