## **Department of Legislative Services**

Maryland General Assembly 2010 Session

# FISCAL AND POLICY NOTE Revised

Senate Bill 313

(Senator King, et al.)

Finance

Health and Government Operations

#### **Health Insurance - Annual Preventive Care**

This bill specifies that insurers, nonprofit health service plans, and health maintenance organizations (carriers) must provide coverage for covered annual preventive care once at any time during the plan year established in the enrollee's policy or contract. The bill also clarifies that annual preventive care includes only services that are covered benefits, and defines a vision examination as one of the annual preventive care visits to which the bill applies.

The bill applies to all policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or after October 1, 2010, or, for policies, contracts, and health benefit plans in effect in the State on October 1, 2010, but not subject to renewal before October 1, 2011, no later than October 1, 2011.

## **Fiscal Summary**

**State Effect:** The bill does not materially affect governmental finances.

Local Effect: None.

**Small Business Effect:** None.

## **Analysis**

**Bill Summary:** "Annual preventive care" means an annual preventive visit, screening, or examination that is a covered benefit, including annual child wellness visits; routine gynecological visits; screening tests or examinations for colorectal cancer, chlamydia,

human papillomavirus, prostate cancer, or breast cancer; and an annual vision visit that includes a vision examination.

The bill may not be construed to require coverage for a service not otherwise covered by law.

**Current Law:** There are six preventive care service mandates in State law. These include routine gynecological care; child wellness services; chlamydia and human papillomavirus detection; and colorectal, breast, and prostate cancer screening. All are included in the bill. Vision examinations are not mandated by law.

#### **Additional Information**

**Prior Introductions:** None.

**Cross File:** HB 878 (Delegate Mizeur) – Health and Government Operations.

**Information Source(s):** Department of Budget and Management, Maryland Health Insurance Plan, Department of Health and Mental Hygiene, Maryland Insurance Administration, Department of Legislative Services

**Fiscal Note History:** First Reader - February 15, 2010

ncs/mwc Revised - Senate Third Reader - March 18, 2010

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