HOUSE BILL 730

7lr2539

By: Delegate Hill (By Request) and Delegates Bromwell, Ebersole, Lam, Sydnor, and P. Young

Introduced and read first time: February 2, 2017 Assigned to: Health and Government Operations

A BILL ENTITLED

1 AN ACT concerning

Health Insurance - Coverage for Diabetes Test Strips - Prohibition on Deductible, Copayment, and Coinsurance

FOR the purpose of prohibiting certain insurers, nonprofit health service plans, and health maintenance organizations from imposing a deductible, copayment, or coinsurance requirement on diabetes test strips; making conforming changes; providing for the application of this Act; and generally relating to coverage of diabetes test strips under health insurance.

- 9 BY repealing and reenacting, with amendments,
- 10 Article Insurance
- 11 Section 15–822
- 12 Annotated Code of Maryland
- 13 (2011 Replacement Volume and 2016 Supplement)
- SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
 That the Laws of Maryland read as follows:
- 16 Article Insurance
- 17 15-822.
- 18 (a) This section applies to:

19 (1) insurers and nonprofit health service plans that provide hospital, 20 medical, or surgical benefits to individuals or groups on an expense-incurred basis under 21 health insurance policies that are issued or delivered in the State; and

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW. [Brackets] indicate matter deleted from existing law.



HOUSE BILL 730

1 (2) health maintenance organizations that provide hospital, medical, or 2 surgical benefits to individuals or groups under contracts that are issued or delivered in 3 the State.

4 (b) An entity subject to this section shall provide coverage for all medically 5 appropriate and necessary diabetes equipment, diabetes supplies, and diabetes outpatient 6 self-management training and educational services, including medical nutrition therapy, 7 that the insured's or enrollee's treating physician or other appropriately licensed health 8 care provider, or a physician who specializes in the treatment of diabetes, certifies are 9 necessary for the treatment of:

10

- insulin-using diabetes;
- 11 (2) noninsulin–using diabetes; or

(1)

12 (3) elevated blood glucose levels induced by pregnancy.

13 (c) If certified as necessary under subsection (b) of this section, the diabetes 14 outpatient self-management training and educational services, including medical nutrition 15 therapy, to be provided to the insured or enrollee shall be provided through a program 16 supervised by an appropriately licensed, registered, or certified health care provider whose 17 scope of practice includes diabetes education or management.

18 (d) (1) Subject to paragraph (2) of this subsection, AND EXCEPT AS 19 PROVIDED IN PARAGRAPH (3) OF THIS SUBSECTION, the coverage required under this 20 section may be subject to the annual deductibles or coinsurance requirements imposed by 21 an entity subject to this section for similar coverages under the same health insurance 22 policy or contract.

23 (2) [The] EXCEPT AS PROVIDED IN PARAGRAPH (3) OF THIS 24 SUBSECTION, THE annual deductibles or coinsurance requirements imposed under 25 paragraph (1) of this subsection for the coverage required under this section may not be 26 greater than the annual deductibles or coinsurance requirements imposed by the entity for 27 similar coverages.

28 (3) AN ENTITY SUBJECT TO THIS SECTION MAY NOT IMPOSE A 29 DEDUCTIBLE, COPAYMENT, OR COINSURANCE REQUIREMENT ON DIABETES TEST 30 STRIPS.

31 (e) An entity subject to this section may not reduce or eliminate coverages in its 32 health insurance policies or contracts due to the requirements of this section.

33 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all 34 policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or 35 after October 1, 2017.

 $\mathbf{2}$

1 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect 2 October 1, 2017.