## HOUSE BILL 847

C3 HB 667/17 – HGO

#### By: Delegate Carr

Introduced and read first time: February 2, 2018 Assigned to: Health and Government Operations

### A BILL ENTITLED

1 AN ACT concerning

# Health Insurance - Coverage for Lymphedema Diagnosis, Evaluation, and Treatment

4 FOR the purpose of requiring insurers, nonprofit health service plans, and health  $\mathbf{5}$ maintenance organizations that provide certain health insurance benefits under 6 certain insurance policies or contracts to provide coverage for certain diagnosis, 7 evaluation, and treatment of lymphedema; providing that the required coverage may 8 be subject to certain deductibles, copayments, and coinsurance; providing for the 9 application of this Act; defining a certain term; providing for a delayed effective date; and generally relating to coverage for lymphedema diagnosis, evaluation, and 1011 treatment under health insurance.

- 12 BY adding to
- 13 Article Insurance
- 14 Section 15–853
- 15 Annotated Code of Maryland
- 16 (2017 Replacement Volume)

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

 19
 Article – Insurance

 20
 15–853.

### 21 (A) (1) IN THIS SECTION, "GRADIENT COMPRESSION GARMENT" MEANS A 22 GARMENT THAT:

- 23
- (I) IS USED FOR THE TREATMENT OF LYMPHEDEMA;

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



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(II) REQUIRES A PRESCRIPTION; AND

2 (III) IS CUSTOM FIT FOR THE INDIVIDUAL FOR WHOM THE 3 GARMENT IS PRESCRIBED.

4 (2) "GRADIENT COMPRESSION GARMENT" DOES NOT INCLUDE 5 DISPOSABLE MEDICAL SUPPLIES, INCLUDING OVER-THE-COUNTER COMPRESSION 6 OR ELASTIC KNEE-HIGH OR OTHER STOCKING PRODUCTS.

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(B) THIS SECTION APPLIES TO:

8 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT 9 PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS 10 ON AN EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR 11 CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE; AND

12(2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE13HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER14CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.

15 (C) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR 16 THE MEDICALLY NECESSARY DIAGNOSIS, EVALUATION, AND TREATMENT OF 17 LYMPHEDEMA, INCLUDING EQUIPMENT, SUPPLIES, COMPLEX DECONGESTIVE 18 THERAPY, GRADIENT COMPRESSION GARMENTS, AND SELF-MANAGEMENT 19 TRAINING AND EDUCATION.

20 (D) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, THE 21 COVERAGE REQUIRED UNDER THIS SECTION MAY BE SUBJECT TO THE ANNUAL 22 DEDUCTIBLES, COPAYMENTS, OR COINSURANCE REQUIREMENTS IMPOSED BY AN 23 ENTITY SUBJECT TO THIS SECTION FOR SIMILAR COVERAGES UNDER THE SAME 24 HEALTH INSURANCE POLICY OR CONTRACT.

25 (2) THE ANNUAL DEDUCTIBLES, COPAYMENTS, OR COINSURANCE 26 REQUIREMENTS IMPOSED UNDER PARAGRAPH (1) OF THIS SUBSECTION FOR THE 27 COVERAGE REQUIRED UNDER THIS SECTION MAY NOT BE GREATER THAN THE 28 ANNUAL DEDUCTIBLES, COPAYMENTS, OR COINSURANCE REQUIREMENTS IMPOSED 29 BY THE ENTITY FOR SIMILAR COVERAGES.

30 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all 31 policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or 32 after January 1, 2019.

33 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect 34 January 1, 2019.