5lr2569 CF 5lr3551

By: Delegates Shetty, Bagnall, Cullison, D. Jones, Kaufman, Pena-Melnyk, and Solomon

Introduced and read first time: January 31, 2025 Assigned to: Health and Government Operations

A BILL ENTITLED

2 Health Insurance - Preventive Services - Enforcement Authority 3 FOR the purpose of requiring the Maryland Insurance Commissioner to enforce certain 4 provisions of law related to preventive services consistent with federal rules and 5 guidance in effect on a certain date; and generally relating to health insurance preventive services. 6 7 BY repealing and reenacting, with amendments, Article - Insurance 8 9 Section 15-1A-10 10 Annotated Code of Maryland

12 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,

13 That the Laws of Maryland read as follows:

14 Article - Insurance

(2017 Replacement Volume and 2024 Supplement)

15 15-1A-10.

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AN ACT concerning

- 16 (a) [Except] SUBJECT TO SUBSECTION (D) OF THIS SECTION AND EXCEPT as
 17 provided in subsections (b) and (c) of this section, a carrier shall provide coverage for and
 18 may not impose any cost—sharing requirements, including copayments, coinsurance, or
 19 deductibles for:
- 20 (1) evidence—based items or services that have in effect a rating of A or B 21 in the [current] MOST RECENT recommendations of the United States Preventive Services 22 Task Force with respect to the individual involved;

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2024; AND

1 (2)immunizations for routine use in children, adolescents, and adults that 2 have in effect a recommendation from the Advisory Committee on Immunization Practices 3 of the Centers for Disease Control and Prevention with respect to the individual involved. 4 if the recommendation: 5 has been adopted by the Director of the Centers for Disease 6 Control and Prevention; and 7 (ii) is listed on the Immunization Schedules of the Centers for 8 Disease Control and Prevention for routine use: 9 (3)with respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in comprehensive guidelines supported by the 10 Health Resources and Services Administration; and 11 12 **(4)** with respect to women: 13 to the extent not provided in item (ii) of this item, preventive care and screenings as provided for in comprehensive guidelines supported by the Health 14 15 Resources and Services Administration for purposes of § 2713(a)(4) of the federal Public 16 Health Service Act; and 17 subject to § 15-826(c) of this title, contraceptive coverage as (ii) provided for in comprehensive guidelines supported by the Health Resources and Services 18 19 Administration for purposes of § 2713(a)(4) of the federal Public Health Service Act. 20 To the extent that cost-sharing is otherwise allowed under federal or State (b) 21law, a health benefit plan that uses a network of providers may impose cost-sharing 22 requirements on the coverage described in subsection (a) of this section for items or services 23delivered by an out-of-network provider. 24 This section may not be construed to prohibit a carrier from providing 25coverage for services in addition to those recommended by the United States Preventive Services Task Force or to deny coverage for services that are not recommended by the Task 2627 Force. 28 (D) **(1)** THE COMMISSIONER SHALL ENFORCE THIS SECTION CONSISTENT 29 WITH FEDERAL RULES AND GUIDANCE IN EFFECT ON DECEMBER 31, 2024. 30 **(2)** THE COMMISSIONER MAY ADOPT REGULATIONS: 31 **(I)** NECESSARY TO CARRY OUT THIS SECTION, CONSISTENT 32 WITH FEDERAL STATUTES, RULES, AND GUIDANCE IN EFFECT ON DECEMBER 31,

- 1 (II) RELATED TO ANY FUTURE PREVENTIVE SERVICES
- 2 RECOMMENDATIONS AND GUIDELINES ISSUED AFTER DECEMBER 31, 2024, BY THE
- 3 UNITED STATES PREVENTIVE SERVICES TASK FORCE, THE ADVISORY COMMITTEE
- 4 ON IMMUNIZATION PRACTICES OF THE CENTERS FOR DISEASE CONTROL AND
- 5 PREVENTION, OR THE HEALTH RESOURCES AND SERVICES ADMINISTRATION, OR
- 6 RELATED FEDERAL RULES OR GUIDANCE.
- 7 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect June
- 8 1, 2025.