

HOUSE BILL 974

J5

5lr2569
CF 5lr3551

By: Delegates Shetty, Bagnall, Cullison, D. Jones, Kaufman, Pena-Melnyk, ~~and Solomon~~ Solomon, Alston, Bhandari, Guzzone, Hill, S. Johnson, Kaiser, Kerr, Lopez, Martinez, Rosenberg, Ross, Taveras, White Holland, Woods, and Woorman

Introduced and read first time: January 31, 2025

Assigned to: Health and Government Operations

Committee Report: Favorable with amendments

House action: Adopted

Read second time: February 27, 2025

CHAPTER _____

1 AN ACT concerning

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~~ certain recommendations and guidelines set by certain federal agencies in
6 effect on a certain date; and generally relating to health insurance preventive
7 services.

8 BY repealing and reenacting, with amendments,
9 Article – Insurance
10 Section 15–1A–10
11 Annotated Code of Maryland
12 (2017 Replacement Volume and 2024 Supplement)

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

15 **Article – Insurance**

16 15–1A–10.

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1 (a) [Except] **SUBJECT TO SUBSECTION (D) OF THIS SECTION AND EXCEPT** as
2 provided in subsections (b) and (c) of this section, a carrier shall provide coverage for and
3 may not impose any cost-sharing requirements, including copayments, coinsurance, or
4 deductibles for:

5 (1) evidence-based items or services that have in effect a rating of A or B
6 in the [current] ~~MOST RECENT~~ recommendations of the United States Preventive Services
7 Task Force with respect to the individual involved;

8 (2) immunizations for routine use in children, adolescents, and adults that
9 have in effect a recommendation from the Advisory Committee on Immunization Practices
10 of the Centers for Disease Control and Prevention with respect to the individual involved,
11 if the recommendation:

12 (i) has been adopted by the Director of the Centers for Disease
13 Control and Prevention; and

14 (ii) is listed on the Immunization Schedules of the Centers for
15 Disease Control and Prevention for routine use;

16 (3) with respect to infants, children, and adolescents, evidence-informed
17 preventive care and screenings provided for in comprehensive guidelines supported by the
18 Health Resources and Services Administration; and

19 (4) with respect to women:

20 (i) to the extent not provided in item (ii) of this item, preventive care
21 and screenings as provided for in comprehensive guidelines supported by the Health
22 Resources and Services Administration for purposes of § 2713(a)(4) of the federal Public
23 Health Service Act; and

24 (ii) subject to § 15-826(c) of this title, contraceptive coverage as
25 provided for in comprehensive guidelines supported by the Health Resources and Services
26 Administration for purposes of § 2713(a)(4) of the federal Public Health Service Act.

27 (b) To the extent that cost-sharing is otherwise allowed under federal or State
28 law, a health benefit plan that uses a network of providers may impose cost-sharing
29 requirements on the coverage described in subsection (a) of this section for items or services
30 delivered by an out-of-network provider.

31 (c) This section may not be construed to prohibit a carrier from providing
32 coverage for services in addition to those recommended by the United States Preventive
33 Services Task Force or to deny coverage for services that are not recommended by the Task
34 Force.

35 (D) ~~(1)~~ **THE SUBJECT TO § 15-826(C) OF THIS TITLE:**

1 **(1) THE COMMISSIONER SHALL ENFORCE THIS SECTION CONSISTENT**
 2 **WITH ~~FEDERAL RULES AND GUIDANCE~~ THE RECOMMENDATIONS AND GUIDELINES**
 3 **IN EFFECT ON DECEMBER 31, 2024~~;~~, SET BY THE UNITED STATES PREVENTIVE**
 4 **SERVICES TASK FORCE, THE ADVISORY COMMITTEE ON IMMUNIZATION**
 5 **PRACTICES OF THE CENTERS FOR DISEASE CONTROL AND PREVENTION, OR THE**
 6 **HEALTH RESOURCES AND SERVICES ADMINISTRATION, AND RELATED FEDERAL**
 7 **RULES OR GUIDANCE; AND**

8 **(2) ~~THE~~ THE COMMISSIONER MAY ADOPT REGULATIONS:**

9 **(I) NECESSARY TO CARRY OUT THIS SECTION, CONSISTENT**
 10 **WITH FEDERAL STATUTES, RULES, AND GUIDANCE IN EFFECT:**

11 **1. ON DECEMBER 31, 2024; OR**

12 **2. AT A LATER DATE THAT ENHANCE THE SCOPE OF**
 13 **PREVENTIVE SERVICES TO THE BENEFIT OF CONSUMERS IN THE STATE; ~~AND~~ OR**

14 **(II) ~~RELATED TO~~ TO REQUIRE CARRIERS TO PROVIDE**
 15 **COVERAGE WITHOUT IMPOSING COST-SHARING REQUIREMENTS, INCLUDING**
 16 **COPAYMENTS, COINSURANCE, OR DEDUCTIBLES, FOR ANY FUTURE PREVENTIVE**
 17 **SERVICES RECOMMENDATIONS AND GUIDELINES ISSUED AFTER DECEMBER 31,**
 18 **2024, BY THE UNITED STATES PREVENTIVE SERVICES TASK FORCE, THE ADVISORY**
 19 **COMMITTEE ON IMMUNIZATION PRACTICES OF THE CENTERS FOR DISEASE**
 20 **CONTROL AND PREVENTION, OR THE HEALTH RESOURCES AND SERVICES**
 21 **ADMINISTRATION, ~~OR~~ AND RELATED FEDERAL RULES OR GUIDANCE.**

22 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect June
 23 1, 2025.

Approved:

Governor.

Speaker of the House of Delegates.

President of the Senate.