

# HOUSE BILL 1268

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HB 1351/24 – HGO

5lr2976

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By: **Delegates Howard, Buckel, Hornberger, Miller, and Reilly**

Introduced and read first time: February 7, 2025

Assigned to: Health and Government Operations

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## A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Lyme Disease and Related Tick-Borne Illnesses –**  
3 **Long-Term Antibiotic Treatment**

4 FOR the purpose of requiring certain insurers, nonprofit health service plans, and health  
5 maintenance organizations to provide certain coverage for the full length of  
6 long-term antibiotic treatment of Lyme disease and related tick-borne illnesses  
7 under certain circumstances; prohibiting certain insurers, nonprofit health service  
8 plans, and health maintenance organizations from placing a quantitative limit on or  
9 denying coverage for benefits required under this Act; and generally relating to  
10 health insurance coverage for long-term antibiotic treatment for Lyme disease and  
11 related tick-borne illnesses.

12 BY adding to  
13 Article – Insurance  
14 Section 15–861  
15 Annotated Code of Maryland  
16 (2017 Replacement Volume and 2024 Supplement)

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

19 **Article – Insurance**

20 **15–861.**

21 **(A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS**  
22 **INDICATED.**

23 **(2) “CLINICAL DIAGNOSIS” MEANS THE OBSERVATION BY A LICENSED**  
24 **PHYSICIAN OF SIGNS AND SYMPTOMS COMPATIBLE WITH ACUTE, PERSISTENT, OR**

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 CHRONIC INFECTION OR OTHER CHRONIC MANIFESTATIONS OF LYME DISEASE.

2 (3) (I) "LONG-TERM ANTIBIOTIC TREATMENT" MEANS THE  
3 ADMINISTRATION OF ORAL, INTRAMUSCULAR, OR INTRAVENOUS ANTIBIOTIC  
4 MEDICATIONS FOR LONGER THAN 4 WEEKS.

5 (II) "LONG-TERM ANTIBIOTIC TREATMENT" INCLUDES  
6 SEPARATE AND COMBINATION ADMINISTRATIONS OF ANTIBIOTIC MEDICATIONS.

7 (4) "LYME DISEASE" INCLUDES ONE OR MORE OF THE FOLLOWING:

8 (I) THE CLINICAL DIAGNOSIS OF A PATIENT BY A LICENSED  
9 PHYSICIAN OF THE PRESENCE OF SIGNS OR SYMPTOMS COMPATIBLE WITH AN ACUTE  
10 INFECTION WITH *BORRELIA BURGDORFERI*;

11 (II) LATE-STAGE, PERSISTENT, OR CHRONIC INFECTION WITH  
12 *BORRELIA BURGDORFERI*;

13 (III) COMPLICATIONS RELATED TO AN INFECTION WITH  
14 *BORRELIA BURGDORFERI*;

15 (IV) AN INFECTION BY OTHER STRAINS OF *BORRELIA* THAT  
16 BECOME IDENTIFIED OR RECOGNIZED BY THE CENTERS FOR DISEASE CONTROL  
17 AND PREVENTION AS A CAUSE OF LYME DISEASE;

18 (V) AN INFECTION THAT MEETS THE SURVEILLANCE CRITERIA  
19 FOR LYME DISEASE SET FORTH BY THE CENTERS FOR DISEASE CONTROL AND  
20 PREVENTION; AND

21 (VI) A CLINICAL DIAGNOSIS OF LYME DISEASE THAT DOES NOT  
22 MEET THE SURVEILLANCE CRITERIA SET FORTH BY THE CENTERS FOR DISEASE  
23 CONTROL AND PREVENTION BUT PRESENTS OTHER ACUTE, PERSISTENT, OR  
24 CHRONIC SIGNS OR SYMPTOMS OF LYME DISEASE AS DETERMINED BY A LICENSED  
25 PHYSICIAN, WHETHER THAT DIAGNOSIS IS BASED ONLY ON KNOWLEDGE OBTAINED  
26 THROUGH MEDICAL HISTORY AND PHYSICAL EXAMINATION OR IN CONJUNCTION  
27 WITH TESTING THAT PROVIDES SUPPORTIVE DATA OF THE DIAGNOSIS.

28 (5) "RELATED TICK-BORNE ILLNESS" MEANS BARTONELLOSIS,  
29 BABESIOSIS, EHRLICHIOSIS, ANAPLASMOSIS, PIROPLASMOSIS, OR ANY OTHER  
30 TICK-BORNE ILLNESS THAT MAY BE ASSOCIATED WITH LYME DISEASE.

31 (6) "THERAPEUTIC PURPOSE" MEANS THE USE OF ANTIBIOTICS TO  
32 CONTROL THE SYMPTOMS OF LYME DISEASE AND OTHER RELATED

1 TICK-BORNE ILLNESSES.

2 (B) THIS SECTION APPLIES TO:

3 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT  
4 PROVIDE HOSPITAL, MEDICAL, SURGICAL, OR PHARMACEUTICAL BENEFITS TO  
5 INDIVIDUALS OR GROUPS ON AN EXPENSE-INCURRED BASIS UNDER A HEALTH  
6 INSURANCE POLICY OR CONTRACT ISSUED OR DELIVERED IN THE STATE; AND

7 (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE  
8 HOSPITAL, MEDICAL, SURGICAL, OR PHARMACEUTICAL BENEFITS TO INDIVIDUALS  
9 OR GROUPS UNDER CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.

10 (C) IF THE LONG-TERM ANTIBIOTIC TREATMENT OF LYME DISEASE AND  
11 RELATED TICK-BORNE ILLNESSES HAS BEEN ORDERED BY A LICENSED TREATING  
12 PHYSICIAN FOR THERAPEUTIC PURPOSES, AN ENTITY SUBJECT TO THIS SECTION:

13 (1) SHALL PROVIDE COVERAGE FOR THE FULL LENGTH OF THE  
14 LONG-TERM ANTIBIOTIC TREATMENT TO BE ADMINISTERED IN THE MANNER  
15 PRESCRIBED BY THE LICENSED TREATING PHYSICIAN; AND

16 (2) MAY NOT IMPOSE A QUANTITATIVE LIMITATION ON THE  
17 LONG-TERM ANTIBIOTIC TREATMENT.

18 (D) AN ENTITY SUBJECT TO THIS SECTION MAY NOT DENY COVERAGE FOR  
19 TREATMENT OTHERWISE ELIGIBLE FOR BENEFITS UNDER THIS SECTION SOLELY  
20 BECAUSE THE TREATMENT MAY BE CATEGORIZED AS UNPROVEN, EXPERIMENTAL,  
21 OR INVESTIGATIONAL IN NATURE.

22 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all  
23 policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or  
24 after January 1, 2026.

25 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect  
26 January 1, 2026.