

SENATE BILL 411

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By: **Senator Waldstreicher**

Introduced and read first time: January 20, 2025

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Postpartum Depression Screening – Required Coverage and**
3 **Authorized Cost Sharing**

4 FOR the purpose of requiring certain insurers, nonprofit health service plans, and health
5 maintenance organizations to provide coverage for postpartum depression screening;
6 authorizing the insurers, nonprofit health service plans, and health maintenance
7 organizations to subject a copayment, coinsurance, or deductible requirement on
8 coverage for postpartum depression screening; and generally relating to health
9 insurance and postpartum depression screening.

10 BY adding to

11 Article – Insurance

12 Section 15–861

13 Annotated Code of Maryland

14 (2017 Replacement Volume and 2024 Supplement)

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

17 **Article – Insurance**

18 **15–861.**

19 **(A) IN THIS SECTION, “POSTPARTUM DEPRESSION SCREENING” MEANS THE**
20 **ADMINISTRATION, REVIEW, OR DISCUSSION OF THE EDINBURG POSTNATAL**
21 **DEPRESSION SCALE OR ANY SIMILAR METHOD USED TO SCREEN FOR POSTPARTUM**
22 **DEPRESSION.**

23 **(B) THIS SECTION APPLIES TO:**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



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

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

8 **(C) (1) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE**
9 **COVERAGE FOR POSTPARTUM DEPRESSION SCREENING.**

10 **(2) (I) SUBJECT TO SUBPARAGRAPH (II) OF THIS PARAGRAPH, THE**
11 **COVERAGE REQUIRED UNDER THIS SUBSECTION MAY BE SUBJECT TO A COPAYMENT**
12 **OR COINSURANCE REQUIREMENT OR DEDUCTIBLE THAT AN ENTITY SUBJECT TO**
13 **THIS SECTION IMPOSES FOR SIMILAR COVERAGES UNDER THE SAME POLICY OR**
14 **CONTRACT.**

15 **(II) THE COPAYMENT OR COINSURANCE REQUIREMENT OR**
16 **DEDUCTIBLE IMPOSED UNDER SUBPARAGRAPH (I) OF THIS PARAGRAPH MAY NOT BE**
17 **GREATER THAN THE COPAYMENT OR COINSURANCE REQUIREMENT OR DEDUCTIBLE**
18 **IMPOSED BY THE ENTITY FOR SIMILAR COVERAGES.**

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

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