

# SENATE BILL 518

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By: **Senator Charles**

Introduced and read first time: January 23, 2025

Assigned to: Finance

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## A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Screening for Ovarian Cancer – Required Coverage and**  
3 **Prohibited Cost Sharing**

4 FOR the purpose of requiring certain insurers, nonprofit health service plans, and health  
5 maintenance organizations to provide individuals over a certain age with coverage  
6 for certain preventive screenings for ovarian cancer; prohibiting the insurers,  
7 nonprofit health service plans, and health maintenance organizations from imposing  
8 a copayment, coinsurance, or deductible requirement on coverage for the preventive  
9 screenings; and generally relating to insurance coverage for screening for ovarian  
10 cancer.

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

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

18 **Article – Insurance**

19 **15–861.**

20 **(A) THIS SECTION APPLIES TO:**

21 **(1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT**  
22 **PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS**  
23 **ON AN EXPENSE–INCURRED BASIS UNDER HEALTH INSURANCE POLICIES THAT ARE**  
24 **ISSUED OR DELIVERED IN THE STATE; AND**

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



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

4           **(B) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE AN INDIVIDUAL**  
5 **AT LEAST 45 YEARS OLD WITH COVERAGE FOR PREVENTIVE SCREENINGS FOR**  
6 **OVARIAN CANCER, INCLUDING MAGNETIC RESONANCE IMAGING AND COMPUTED**  
7 **TOMOGRAPHY SCANS.**

8           **(C) (1) EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION,**  
9 **AN ENTITY SUBJECT TO THIS SECTION MAY NOT IMPOSE A COPAYMENT,**  
10 **COINSURANCE, OR DEDUCTIBLE REQUIREMENT ON COVERAGE FOR PREVENTIVE**  
11 **SCREENINGS FOR OVARIAN CANCER.**

12           **(2) IF AN INSURED OR ENROLLEE IS COVERED UNDER A**  
13 **HIGH-DEDUCTIBLE HEALTH PLAN, AS DEFINED IN 26 U.S.C. § 223, AN ENTITY**  
14 **SUBJECT TO THIS SECTION MAY SUBJECT PREVENTIVE SCREENINGS FOR OVARIAN**  
15 **CANCER TO THE DEDUCTIBLE REQUIREMENT OF THE HIGH-DEDUCTIBLE PLAN.**

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

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