Chapter 685

(Senate Bill 60)

AN ACT concerning

Maryland Medical Assistance Program and Health Insurance – Required Coverage for Calcium Score Testing

FOR the purpose of requiring the Maryland Medical Assistance Program and certain insurers, nonprofit health service plans, health maintenance organizations, and managed care organizations to provide coverage for calcium score testing—for individuals who have certain risk factors in accordance with certain guidelines; and generally relating to the coverage of calcium score testing by the Maryland Medical Assistance Program and health insurance carriers.

BY adding to

Article – Health – General Section 15–102.3(m) and 15–103(a)(2)(xxv) Annotated Code of Maryland (2023 Replacement Volume and 2024 Supplement)

BY repealing and reenacting, without amendments,

Article – Health – General Section 15–103(a)(1) Annotated Code of Maryland (2023 Replacement Volume and 2024 Supplement)

BY repealing and reenacting, with amendments,

Article – Health – General Section 15–103(a)(2)(xxiii) and (xxiv) Annotated Code of Maryland (2023 Replacement Volume and 2024 Supplement)

BY adding to

Article – Insurance Section 15–861 Annotated Code of Maryland (2017 Replacement Volume and 2024 Supplement)

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

Article - Health - General

15-102.3.

- (M) THE PROVISIONS OF § 15–861 OF THE INSURANCE ARTICLE APPLY TO MANAGED CARE ORGANIZATIONS IN THE SAME MANNER THEY APPLY TO CARRIERS. 15–103.
- (a) (1) The Secretary shall administer the Maryland Medical Assistance Program.

(2) The Program:

(xxiii) Beginning on July 1, 2025, shall provide, subject to the limitations of the State budget, and as permitted by federal law, coverage for biomarker testing in accordance with § 15–859 of the Insurance Article; [and]

(xxiv) Beginning on January 1, 2025, shall provide coverage for prostheses in accordance with § 15–844 of the Insurance Article; AND

(XXV) BEGINNING ON JANUARY 1, 2026, SHALL PROVIDE CALCIUM SCORE TESTING IN ACCORDANCE WITH § 15–861 OF THE INSURANCE ARTICLE.

Article - Insurance

15-861.

(A) THIS SECTION APPLIES TO:

- (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS ON AN EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE; AND
- (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.
- (B) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR CALCIUM SCORE TESTING IN ACCORDANCE WITH THE MOST RECENT GUIDELINES ISSUED BY THE AMERICAN COLLEGE OF CARDIOLOGY THAT EXPAND THE SCOPE OF PREVENTIVE CARE SERVICES FOR THE BENEFIT OF CONSUMERS FOR INDIVIDUALS WHO HAVE AT LEAST THREE OF THE FOLLOWING RISK FACTORS:

(1) DIABETES:

- (2) HIGH BLOOD PRESSURE;
- (3) HIGH CHOLESTEROL; OR
- (4) A FAMILY HISTORY OF PREMATURE CORONARY ARTERY DISEASE.

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

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

Approved by the Governor, May 20, 2025.