

SENATE BILL 551

J5, J4

6lr0793
CF HB 633

By: **Senator Charles**

Introduced and read first time: February 4, 2026

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Ovarian Cancer Prevention With Salpingectomy – Required**
3 **Coverage and Prohibited Cost Sharing**

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

10 BY adding to
11 Article – Insurance
12 Section 15–864
13 Annotated Code of Maryland
14 (2017 Replacement Volume and 2025 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 **15–864.**

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

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

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 **WITH SALPINGECTOMY COVERAGE FOR OVARIAN CANCER PREVENTION.**

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

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

15 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
16 policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or
17 after January 1, 2027.

18 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
19 January 1, 2027.