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THE SENATE OF MARYLAND
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Support SB 634:

Health Insurance – Home Test Kits for Sexually Transmitted Diseases – Required Coverage

Background Information:

- Not all diseases begin with infections, however Sexually Transmitted Diseases (STDs) first begin as Sexually Transmitted Infections (STIs).
- STIs are considered STDs when the individual begins to show symptoms; some STIs like gonorrhea and chlamydia can be asymptomatic.
- STIs are infections that pass from one person to another through sexual/physical contact.
- There are more than 20 types of STIs, which include chlamydia, genital herpes, gonorrhea, pubic lice, trichomoniasis, and HIV/AIDS, amongst others.
- STIs can be caused by bacteria, viruses, or parasites.
- STIs are associated with serious health consequences, especially if untreated.
- An individual with an undiagnosed STI poses a serious public health concern as they are often asymptomatic and can unknowingly continue to spread it from person to person.
- An STI home test kit can typically screen for one or more STIs via a urine sample, blood sample, or superficial genital swab. After the sample is collected, an individual can package and send it away for results using an envelope included in the kit.
- In 2022, California became the first state to mandate health insurance coverage for home STI test kits.
- Studies have shown that home testing for STIs has the potential to save costs when compared to the direct and indirect costs of a clinic visit.^{1 2}

¹ [Cost Comparisons between Home- and Clinic-Based Testing for Sexually Transmitted Diseases](#)

² [Cost-Effectiveness Analysis of Chlamydia trachomatis Screening](#)

The Issue:

- Maryland has seen rising rates of multiple STIs. The total number of cases of chlamydia, gonorrhea, and syphilis reported in Maryland increased 51 percent from 2010 to 2019.³
- In 2015, Maryland ranked 7th among the 50 states in the number of HIV diagnoses, 10th in rates of syphilis, 23rd in chlamydial infections, and 24th in gonorrheal infections.⁴
- The rising rate of syphilis infections among women of reproductive age is particularly concerning as it increases the risk of congenital syphilis (when a pregnant woman transmits the syphilis infection to the fetus). This can lead to fetal or infant death, or devastating lifelong developmental abnormalities and delays.

What does SB 634 do?

- SB 634 mandates health insurance coverage for STI test kits that can collect specimens outside of a clinical setting.
- Eligible insurance plans that are captured by this bill will require that the test and associated laboratory processing fees are considered a covered benefit.
- Home STI test kits must have the recommendation of the Centers for Disease Control or the U.S. Preventive Services Task Force in addition to being approved by the Federal Food and Drug Administration.

What does SB 634 accomplish?

- SB 634 increases access to important tools for diagnosing STIs.
- Given that many STIs are asymptomatic, testing and diagnosing the infection is an essential first step to reducing the rising rates of STIs in the state of Maryland.
- Minority populations are at higher risk of contracting STIs and face more barriers to accessing health care, making home test kits an important tool for reducing disparities in health care.⁵
- SB 634 enables individuals to utilize their existing health insurance benefits to mitigate the costs of these tests.

Sponsor Amendment SB0634/933025/1:

- Ensures that existing network coverages are maintained, so that the bill does not mandate coverage that is inconsistent with an insurance product's network allowances.
- Clarifies that this bill only applies to plans that provide hospital, medical, and surgical benefits, as opposed to plans such as dental where this benefit would be inappropriate.

³ [Maryland Department of Health: Sexually Transmitted Infections 2019 Annual Report](#)

⁴ [CDC: Maryland - 2015 State Health Profile](#)

⁵ [Maryland Department of Health: Sexually Transmitted Infections 2019 Annual Report](#)