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Bill # / Title: Senate Bill 518 - Health Insurance – Screening for Ovarian Cancer – Required Coverage and Prohibited Cost Sharing

Committee: Senate Finance Committee

Position: Letter of Information

The Maryland Insurance Administration (MIA) appreciates the opportunity to provide information regarding Senate Bill 518.

This bill creates a new mandated benefit for preventive screenings for ovarian cancer for individuals 45 years old and older, and includes magnetic resonance imaging and computed tomography scans. The bill requires that the coverage be provided without cost-sharing requirements, except that a deductible may be applied to coverage under high-deductible health plans.

At present, screening for ovarian cancer is not listed as a recommended screening by the United States Preventative Services Task Force (USPSTF), and the latest USPSTF clinical report raises awareness of the potential for complications that could result from the screening process.

The bill as drafted would only apply to a limited subset of the targeted insured population - namely those in the large group market and the individual grandfathered market. This is because current Maryland law specifies that mandates required after December 31, 2011 are not applicable to the non-grandfathered individual and small employer markets if the mandates are not included in the State benchmark plan for Essential Health Benefits. Screening for ovarian cancer would be a new mandate - meaning that, if it is the sponsor's intent for the new mandate to apply to the non-grandfathered individual and small employer markets, the bill would need to include express text indicating that it applies to these markets "irrespective of § 31-116(a), (c), and (d)" of the Maryland Insurance Article. However, making this change would have the effect of triggering Affordable Care Act (ACA) defrayal requirements – meaning that the State would have to cover the costs for any new mandates that go beyond the State's benchmark plan.

Thank you for the opportunity to provide this letter of information. The MIA is available to provide additional information and assistance to the committee.