

# 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 – Ovarian Cancer Prevention With Salpingectomy –**  
3 **Required Coverage and**  
4 **Prohibited Cost Sharing**

4 FOR the purpose of requiring certain insurers, nonprofit health service plans, and health  
5 maintenance organizations to provide coverage for salpingectomy for ovarian  
6 cancer prevention; and generally relating to insurance coverage for salpingectomy  
7 for ovarian  
8 cancer prevention.

7 BY adding to  
8 Article – Insurance  
9 Section 15–861  
10 Annotated Code of Maryland  
11 (2017 Replacement Volume and 2024 Supplement)

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

14 **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.

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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 COVERAGE FOR SALPINGECTOMY FOR TREATMENT FOR**  
6 **OVARIAN CANCER PREVENTION.**

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

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