

SENATE BILL 969

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6lr3651
CF HB 1375

By: **Senator Mautz**
Introduced and read first time: February 13, 2026
Assigned to: Rules

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Lyme Disease and Related Tick-Borne Illnesses –**
3 **Long-Term Antibiotic Treatment**

4 FOR the purpose of requiring certain insurers, nonprofit health service plans, and health
5 maintenance organizations to provide certain coverage for the full length of
6 long-term antibiotic treatment of Lyme disease and related tick-borne illnesses
7 under certain circumstances; prohibiting certain insurers, nonprofit health service
8 plans, and health maintenance organizations from placing a quantitative limit on or
9 denying coverage for benefits required under this Act; providing that the benefits
10 required under certain provisions of this Act are essential health benefits and apply to
11 certain nongrandfathered plans; and generally relating to
health insurance coverage for long-term antibiotic treatment for Lyme disease and
related tick-borne illnesses.

12 BY adding to
13 Article – Insurance
14 Section 15-864
15 Annotated Code of Maryland
16 (2017 Replacement Volume and 2025 Supplement)

BY repealing and reenacting, with amendments,
Article - Insurance
Section 31-116(a)
Annotated Code of Maryland
(2017 Replacement Volume and 2025 Supplement)

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

19 **Article – Insurance**

20 **15-864.**

21 **(A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS**
22 **INDICATED.**

23 **(2) “CLINICAL DIAGNOSIS” MEANS THE OBSERVATION BY A LICENSED**
24 **PHYSICIAN OF SIGNS AND SYMPTOMS COMPATIBLE WITH ACUTE, PERSISTENT, OR**

2 REPRINT OF SENATE BILL 969 as amended by SB0969/513321/1 03/12/26 at 12:35 PM

1 CHRONIC INFECTION OR OTHER CHRONIC MANIFESTATIONS OF LYME DISEASE.

2 (3) (I) "LONG-TERM ANTIBIOTIC TREATMENT" MEANS THE
3 ADMINISTRATION OF ORAL, INTRAMUSCULAR, OR INTRAVENOUS ANTIBIOTIC
4 MEDICATIONS FOR LONGER THAN 4 WEEKS.

5 (II) "LONG-TERM ANTIBIOTIC TREATMENT" INCLUDES
6 SEPARATE AND COMBINATION ADMINISTRATIONS OF ANTIBIOTIC MEDICATIONS.

7 (4) "LYME DISEASE" INCLUDES ONE OR MORE OF THE FOLLOWING:

8 (I) THE CLINICAL DIAGNOSIS OF A PATIENT BY A LICENSED
9 PHYSICIAN OF THE PRESENCE OF SIGNS OR SYMPTOMS COMPATIBLE WITH AN ACUTE
10 INFECTION WITH BORRELIA BURGDORFERI;

11 (II) LATE-STAGE, PERSISTENT, OR CHRONIC INFECTION WITH
12 BORRELIA BURGDORFERI;

13 (III) COMPLICATIONS RELATED TO AN INFECTION WITH
14 BORRELIA BURGDORFERI;

15 (IV) AN INFECTION BY OTHER STRAINS OF BORRELIA THAT
16 BECOME IDENTIFIED OR RECOGNIZED BY THE CENTERS FOR DISEASE CONTROL
17 AND PREVENTION AS A CAUSE OF LYME DISEASE;

18 (V) AN INFECTION THAT MEETS THE SURVEILLANCE CRITERIA
19 FOR LYME DISEASE SET FORTH BY THE CENTERS FOR DISEASE CONTROL AND
20 PREVENTION; AND

21 (VI) A CLINICAL DIAGNOSIS OF LYME DISEASE THAT DOES NOT
22 MEET THE SURVEILLANCE CRITERIA SET FORTH BY THE CENTERS FOR DISEASE
23 CONTROL AND PREVENTION BUT PRESENTS OTHER ACUTE, PERSISTENT, OR
24 CHRONIC SIGNS OR SYMPTOMS OF LYME DISEASE AS DETERMINED BY A LICENSED
25 PHYSICIAN, WHETHER THAT DIAGNOSIS IS BASED ONLY ON KNOWLEDGE OBTAINED
26 THROUGH MEDICAL HISTORY AND PHYSICAL EXAMINATION OR IN CONJUNCTION
27 WITH TESTING THAT PROVIDES SUPPORTIVE DATA OF THE DIAGNOSIS.

28 (5) "RELATED TICK-BORNE ILLNESS" MEANS BARTONELLOSIS,
29 BABESIOSIS, EHRlichIOSIS, ANAPLASMOSIS, PIROPLASMOSIS, OR ANY OTHER
30 TICK-BORNE ILLNESS THAT MAY BE ASSOCIATED WITH LYME DISEASE.

31 (6) "THERAPEUTIC PURPOSE" MEANS THE USE OF ANTIBIOTICS TO
32 CONTROL THE SYMPTOMS OF LYME DISEASE AND OTHER RELATED

3 REPRINT OF SENATE BILL 969 as amended by SB0969/513321/1 03/12/26 at 12:35 PM

1 TICK-BORNE ILLNESSES.

2 (B) THIS SECTION APPLIES TO:

3 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT
 4 PROVIDE HOSPITAL, MEDICAL, SURGICAL, OR PHARMACEUTICAL BENEFITS TO
 5 INDIVIDUALS OR GROUPS ON AN EXPENSE-INCURRED BASIS UNDER A HEALTH
 6 INSURANCE POLICY OR CONTRACT ISSUED OR DELIVERED IN THE STATE; AND

7 (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE
 8 HOSPITAL, MEDICAL, SURGICAL, OR PHARMACEUTICAL BENEFITS TO INDIVIDUALS
 9 OR GROUPS UNDER CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.

10 (C) IF THE LONG-TERM ANTIBIOTIC TREATMENT OF LYME DISEASE AND
 11 RELATED TICK-BORNE ILLNESSES HAS BEEN ORDERED BY A LICENSED ~~TREATING~~
 12 ~~PHYSICIAN~~ HEALTH CARE PRACTITIONER PRACTICING WITHIN THE SCOPE OF THE LICENSE FOR THERAPEUTIC
 PURPOSES, AN ENTITY SUBJECT TO THIS SECTION:

13 (1) SHALL PROVIDE COVERAGE FOR THE FULL LENGTH OF THE
 14 LONG-TERM ANTIBIOTIC TREATMENT TO BE ADMINISTERED IN THE MANNER
 15 PRESCRIBED BY THE LICENSED ~~TREATING PHYSICIAN~~ HEALTH CARE PRACTITIONER PRACTICING WITHIN THE
 SCOPE OF THE LICENSE; AND

16 (2) MAY NOT IMPOSE A QUANTITATIVE LIMITATION ON THE
 17 LONG-TERM ANTIBIOTIC TREATMENT.

18 (D) AN ENTITY SUBJECT TO THIS SECTION MAY NOT DENY COVERAGE FOR
 19 TREATMENT OTHERWISE ELIGIBLE FOR BENEFITS UNDER THIS SECTION SOLELY
 20 BECAUSE THE TREATMENT MAY BE CATEGORIZED AS UNPROVEN, EXPERIMENTAL,
 21 OR INVESTIGATIONAL IN NATURE.

(E) THE BENEFITS REQUIRED UNDER THIS SECTION ARE ESSENTIAL HEALTH BENEFITS AND APPLY TO NONGRANDFATHERED PLANS SOLD IN THE INDIVIDUAL AND SMALL EMPLOYER MARKETS.

31-116.

(a) The essential health benefits required under § 1302(a) of the Affordable Care Act:

(1) shall be the benefits in the State benchmark plan, selected in accordance with this section; and

(2) notwithstanding any other benefits mandated by State law EXCEPT FOR THE BENEFITS MANDATED UNDER § 15-864 OF THIS ARTICLE, shall be the benefits required in:

(i) subject to subsection (f) of this section, all individual health benefit plans and health benefit plans offered to small employers, except for grandfathered health plans, as defined in the Affordable Care Act, offered outside the Exchange; and

(ii) all qualified health plans offered in the Exchange.

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

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