

WES MOORE  
*Governor*

ARUNA MILLER  
*Lieutenant Governor*



YAAKOV "JAKE" WEISSMANN  
*Acting Secretary*

MARC L. NICOLE  
*Deputy Secretary*

## **HOUSE BILL 1107: Maryland Medical Assistance Program and Health Insurance - Required Coverage for Aesthetic Services and Restorative Care for Victims of Domestic Violence (Healing Our Scars Act)**

**DATE: March 10, 2026**

**COMMITTEE: Health**

**POSITION: Letter of Information**

**SUMMARY OF BILL:** HB 1107 seeks to require insurers, nonprofit health service plans, and Health Maintenance Organizations to provide medically necessary coverage of aesthetic services and restorative care for treatment of physical injuries to victims of domestic violence when determined to be medically necessary by a physician. The bill is effective January 1, 2027.

**EXPLANATION:** As drafted, it is unclear exactly what services would be newly required by HB 1107. To the extent an injury is sufficiently severe that it requires reconstructive surgery, such as an injury to the nose or a broken facial bones, services would be considered medically necessary and would already be considered eligible for coverage. Although most trauma will lead to reconstruction and restoration of function, there are also "exploratory" surgeries to determine possible extent of an injury.

By contrast, cosmetic services that are intended to improve a patient's physical appearance but do not restore or materially improve a body function are not currently eligible for reimbursement and are generally considered not medically necessary and so would remain not covered. For example, certain services for new injuries, such as superficial bites, burns, scratches, and lacerations that only require immediate treatment in an emergency department setting, and treatment of healed injuries from domestic violence in the past, such as scarring to the face, neck, or body, would not be considered medically necessary under existing policy in most cases.

45 Calvert Street • Annapolis, MD 21401-1907

Tel: 410-260-7041 • Fax: 410-974-2585 • Toll Free: 1-800-705-3493 • TTY Users: Call via Maryland Relay

<http://dbm.maryland.gov>

Additionally, for victims that may experience damage to the teeth, coverage for dental services through both the medical and dental benefit plans may require coordination of medical necessity vs cosmetic services. This coordination could result in removing any maximum benefit payable in a calendar year through the medical plan, which could result in significant cost.

The State Employee and Retiree Health and Welfare Benefits Program (the Program) is not subject to state mandates but regularly complies voluntarily. Given the uncertainty regarding what additional services would be newly required under HB 1107, the fiscal impact of this bill is indeterminate.

Given forecasted out-year deficits and significant uncertainty about the federal budget and policy changes, it would be challenging for the State to manage this increase in spending. This challenge is compounded by major, unforeseen changes in federal policy and other ongoing budgetary pressures. The Department of Budget and Management (DBM) now forecasts significant shortfalls beginning in Fiscal Year 2027 and escalating into Fiscal Year 2028.

**For additional information, contact Dana Phillips at  
(410) 260-6068 or [dana.phillips@maryland.gov](mailto:dana.phillips@maryland.gov)**