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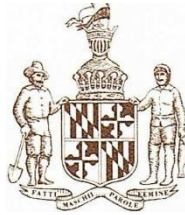
Health and Government Operations Committee

Subcommittees

Public Health and Minority Health Disparities, Chair

Elder and Long-Term Care

Maternal, Infant, and Child Health



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THE MARYLAND GENERAL ASSEMBLY

ANNAPOLIS, MARYLAND 21401

HB0633

Health Insurance – Ovarian Cancer Prevention With Salpingectomy – Required Coverage and Prohibited Cost Sharing

Chair, Vice Chair, and Members of the Committee:

I am testifying in support of HB 633, which requires certain insurers, nonprofit health service plans, and health maintenance organizations to provide coverage for prophylactic salpingectomy performed for ovarian cancer prevention and prohibits cost sharing for this coverage, subject to limited exceptions.

Indications for salpingectomy including for treatment of ectopic pregnancy, infections, for mitigation of conditions impacting fertility, and for pregnancy prevention all of which may be covered services by insurance. It is also true that salpingectomy can significantly decrease the risk of developing ovarian cancer, particularly, but not exclusively for patients with BRCA gene mutations. Salpingectomy for this latter indication is not uniformly covered by insurance. HB633 would change that.

Requiring coverage without cost sharing removes financial barriers that may otherwise limit access to preventive care, contributing to the health disparities which Maryland has committed to eliminating. HB 633 applies to health insurance policies, plans, and contracts issued or delivered in the State and requires coverage for salpingectomy as a preventive service. It further prohibits insurers from imposing copayments, coinsurance, or deductibles for this coverage, except when an individual is enrolled in a federally defined high-deductible health plan.

By applying the requirement uniformly across insurers and plans, this bill establishes consistency in coverage standards while preserving compliance with federal requirements for high-deductible plans. This bill applies to policies and plans issued, delivered, or renewed on or after January 1, 2027, providing insurers enough time to implement the required coverage. HB 633 provides a clear and uniform insurance coverage requirement that supports access to preventive health services while maintaining alignment with existing insurance frameworks.

I urge a favorable report.

Terri L. Hill, M.D.