from imposing a deductible on the coverage for a prosthesis under certain circumstances; providing for the application of this Act; and generally relating to coverage for a prosthesis in health insurance.

BY adding to

Article - Insurance

Section 15-829

Annotated Code of Maryland

(1997 Volume and 1998 Supplement)

BY adding to

Article - Health - General

Section 19-706(ff)

Annotated Code of Maryland

(1996 Replacement Volume and 1998 Supplement)

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

Article - Insurance

15-829.

(A) THIS SECTION APPLIES TO:

- (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS ON AN EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE; AND
- (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.
- (B) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR A PROSTHESIS THAT HAS BEEN PRESCRIBED BY A PHYSICIAN FOR AN ENROLLEE OR INSURED WHO HAS UNDERGONE A MASTECTOMY AND HAS NOT HAD BREAST RECONSTRUCTION.
- (C) A POLICY OR CONTRACT SUBJECT TO THIS SECTION MAY NOT IMPOSE A DEDUCTIBLE ON THE COVERAGE REQUIRED UNDER THIS SECTION.

Article - Health - General

19-706.

(FF) THE PROVISIONS OF \S 15–829 OF THE INSURANCE ARTICLE APPLY TO HEALTH MAINTENANCE ORGANIZATIONS.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all policies or contracts issued, delivered, or renewed in the State on or after October 1, 1999.