FOR the purpose of requiring certain insurers, nonprofit health service plans, and health maintenance organizations to provide certain coverage for chemotherapy hair prostheses under certain circumstances; prohibiting certain policies and contracts from imposing a deductible on certain coverage; providing for the application of this Act; and generally relating to coverage for chemotherapy hair prostheses for hair loss resulting from chemotherapy or radiation treatment for cancer.

## BY adding to

Article - Insurance

Section 15-835

Annotated Code of Maryland

(1997 Volume and 1999 Supplement)

BY repealing and reenacting, with amendments,

Article - Health - General

Section 19-706(i)

Annotated Code of Maryland

(1996 Replacement Volume and 1999 Supplement)

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

## Article - Insurance

15-835.

- (A) THIS SECTION APPLIES TO:
- (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT PROVIDE INPATIENT 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 INPATIENT HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.
- (B) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE, FOR AN ENROLLEE OR INSURED WHOSE HAIR LOSS RESULTS FROM CHEMOTHERAPY OR RADIATION TREATMENT FOR CANCER, COVERAGE FOR:
  - (I) ONE CHEMOTHERAPY HAIR PROSTHESIS; AND
- (II) A SECOND CHEMOTHERAPY HAIR PROSTHESIS AFTER 2 YEARS HAVE PASSED FROM THE DATE THAT THE ENROLLEE OR INSURED RECEIVED THE INITIAL CHEMOTHERAPY HAIR PROSTHESIS UNDER ITEM (I) OF THIS PARACRAPH.
- (2) THE COST OF EACH A CHEMOTHERAPY HAIR PROSTHESIS REQUIRED UNDER PARAGRAPH (1) OF THIS SUBSECTION MAY NOT EXCEED \$500 \$350.