

coverage of ~~expenses for~~ surgical treatment of morbid obesity under health insurance.

BY adding to

Article – Insurance

Section 15-837

Annotated Code of Maryland

(1997 Volume and 2000 Supplement)

BY adding to

Article – Health – General

Section 19-706(rr)

Annotated Code of Maryland

(2000 Replacement Volume)

Preamble

~~WHEREAS, Obesity is a significant health problem affecting hundreds of thousands of Maryland residents; and~~

~~WHEREAS, Severe or morbid obesity increases the mortality rate more than threefold, causes physical and emotional disability, is often associated with comorbid conditions compounding its adverse impact on longevity and quality of life, and is amenable to established surgical treatment; and~~

~~WHEREAS, Like other chronic diseases, obesity is caused or aggravated by many factors including genetics, behavior, metabolism, and environment, certain therapeutic interventions can alter its course and severity, and therefore, obesity should be treated for purposes of insurance like other medical conditions; and~~

~~WHEREAS, Health insurance policies commonly exclude coverage for the treatment of obesity, even when severe or morbid and complicated by comorbid conditions; now, therefore,~~

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

Article – Insurance

15-837.

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

(2) "BODY MASS INDEX" MEANS A PRACTICAL MARKER THAT IS USED TO ASSESS THE DEGREE OF OBESITY AND IS CALCULATED BY DIVIDING THE WEIGHT IN KILOGRAMS BY THE HEIGHT IN METERS SQUARED.

(3) ~~"MANAGED CARE SYSTEM" MEANS A METHOD THAT AN INSURER, NONPROFIT HEALTH SERVICE PLAN, OR HEALTH MAINTENANCE ORGANIZATION~~