

CHAPTER 321

(House Bill 485)

AN ACT concerning

Health Insurance – Child Wellness Services Benefits

FOR the purpose of requiring certain health insurance policies and nonprofit health service plans issued or delivered in the State, including policies issued or delivered by profit, nonprofit, commercial group and individual and blanket health insurers to include a certain minimum package of child wellness services; defining certain terms; ~~prohibiting an insurer from imposing copayments, deductibles, coinsurance, or dollar limitations for coverage under this Act~~; requiring insurers to submit a certain annual report to the Insurance Commissioner after a certain date; requiring the Commissioner to forward the report to the Interdepartmental Committee on Mandated Health Insurance Benefits within a certain time; requiring a certain notice; and generally relating to mandatory health insurance coverage for child wellness services.

BY adding to

Article 48A – Insurance Code

Section 354KK, 470AA, 477KK, and 490M(h)

Annotated Code of Maryland

(1991 Replacement Volume and 1991 Supplement)

Preamble

WHEREAS, Child wellness services are essential to the protection of the health and to the promotion of the development of Maryland's children; and

WHEREAS, Child wellness services provide a "medical home" for children, increasing the likelihood of early treatment of illness and offering support services for parents; and

WHEREAS, Many children do not currently receive much needed child wellness services because the services are not covered by health insurance; and

WHEREAS, By age 2, only 56 percent of the children in Maryland have received the recommended schedule of immunizations; and

WHEREAS, Only a small proportion of total health care resources is spent on our children; and

WHEREAS, Immunizations save \$10 for every \$1 spent; and

WHEREAS, The Interdepartmental Committee on Mandated Health Insurance Benefits has found a cost benefit in a minimum package of child wellness services; now, therefore,