C3 6lr0908

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Introduced and read first time: January 20, 2016 Assigned to: Health and Government Operations

A BILL ENTITLED

1	AN ACT concerning
2 3	Health Insurance – Coverage for Lymphedema Diagnosis, Evaluation, and Treatment
4 5 6 7 8 9	FOR the purpose of requiring insurers, nonprofit health service plans, and health maintenance organizations that provide certain health insurance benefits under certain insurance policies or contracts to provide coverage for certain diagnosis, evaluation, and treatment of lymphedema; providing that the required coverage may be subject to certain deductibles, copayments, and coinsurance; providing for the application of this Act; defining a certain term; and generally relating to coverage for lymphedema diagnosis, evaluation, and treatment under health insurance.
11 12 13 14 15	BY adding to Article – Insurance Section 15–850 Annotated Code of Maryland (2011 Replacement Volume and 2015 Supplement)
16 17	SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:
18	Article - Insurance
19	15-850.
20 21	(A) (1) IN THIS SECTION, "GRADIENT COMPRESSION GARMENT" MEANS A GARMENT THAT:
22	(I) IS USED FOR THE TREATMENT OF LYMPHEDEMA;



- 1 (II) REQUIRES A PRESCRIPTION; AND
- 2 (III) IS CUSTOM FIT FOR THE INDIVIDUAL FOR WHOM IT IS
- 3 PRESCRIBED.
- 4 (2) "GRADIENT COMPRESSION GARMENT" DOES NOT INCLUDE
- 5 DISPOSABLE MEDICAL SUPPLIES, INCLUDING OVER-THE-COUNTER COMPRESSION
- 6 OR ELASTIC KNEE-HIGH OR OTHER STOCKING PRODUCTS.
- 7 (B) THIS SECTION APPLIES TO:
- 8 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT
- 9 PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS
- 10 ON AN EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR
- 11 CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE; AND
- 12 (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE
- 13 HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER
- 14 CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.
- 15 (C) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR
- 16 THE MEDICALLY NECESSARY DIAGNOSIS, EVALUATION, AND TREATMENT OF
- 17 LYMPHEDEMA, INCLUDING EQUIPMENT, SUPPLIES, COMPLEX DECONGESTIVE
- 18 THERAPY, GRADIENT COMPRESSION GARMENTS, AND SELF-MANAGEMENT
- 19 TRAINING AND EDUCATION.
- 20 (D) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, THE
- 21 COVERAGE REQUIRED UNDER THIS SECTION MAY BE SUBJECT TO THE ANNUAL
- 22 DEDUCTIBLES, COPAYMENTS, OR COINSURANCE REQUIREMENTS IMPOSED BY AN
- 23 ENTITY SUBJECT TO THIS SECTION FOR SIMILAR COVERAGES UNDER THE SAME
- 24 HEALTH INSURANCE POLICY OR CONTRACT.
- 25 (2) THE ANNUAL DEDUCTIBLES, COPAYMENTS, OR COINSURANCE
- 26 REQUIREMENTS IMPOSED UNDER PARAGRAPH (1) OF THIS SUBSECTION FOR THE
- 27 COVERAGE REQUIRED UNDER THIS SECTION MAY NOT BE GREATER THAN THE
- 28 ANNUAL DEDUCTIBLES, COPAYMENTS, OR COINSURANCE REQUIREMENTS IMPOSED
- 29 BY THE ENTITY FOR SIMILAR COVERAGES.
- 30 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
- 31 policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or
- 32 after October 1, 2016.
- 33 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
- 34 October 1, 2016.