

Maryland - State Required Benefits

Benefit	Name of Required Benefit	Market Applicability	Citation Number
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Outpatient hospital services	Small group	COMAR 31.11.06.03A(3)
Outpatient Surgery Physician/Surgical Services	Care in medical offices, inpatient hospital services and outpatient hospital services	Small group	COMAR 31.11.06.03A (1), (2), and (3)
Hospice Services	Hospice care services	Individual, small group, large group	1. For individual and large group--§ 15-809, Insurance Article; For small group-- COMAR 31.11.06.03A(12)
Infertility Treatment	1. In vitro fertilization; 2. Infertility services	1. Applies to individual and large group; 2. Applies to small group	1. §15-810, Insurance Article; 2. COMAR 31.11.06.03A(18)
Home Health Care Services	Home health care services	1. Individual and large group; 2. Small group	1. § 15-808, Insurance Article; 2. COMAR 31.11.06.03A(11)
Home Health Care Services	Additional home visits following removal of testicle	Individual, small group, large group	For individual and large group--§ 15-832, Insurance Article; For small group--COMAR 31.11.06.03(11)(b)
Emergency Room Services	Emergency services	Small group; HMOs in all markets are required to cover these services	For small group--COMAR 31.11.06.03A(6); For HMOs--§ 19-701(g), Health-General Article
Emergency Transportation/Ambulance	Ambulance services	Small group	COMAR 31.11.06.03A(8)
Inpatient Hospital Services (e.g., Hospital Stay)	Minimum hospitalization and home visits following mastectomy	Individual, small group, large group	For individual and large group-- §15-832.1, Insurance Article; For small group--COMAR 31.11.06.03(11)(b)
Inpatient Hospital Services (e.g., Hospital Stay)	Inpatient hospital services	Small group; for HMOs in all markets	For small group--COMAR 31.11.06.03A(2); For HMOs--§ 19-701(g), Health-General Article
Inpatient Physician and Surgical Services	Inpatient hospital services	Small group; for HMOs in all markets	For small group--COMAR 31.11.06.03A(2); For HMOs--§ 19-701(g), Health-General Article
Bariatric Surgery	Surgical treatment of morbid obesity	Large group, individual, and small group	1. For large group and individual--§ 15-839, Insurance Article; For small group--COMAR 31.11.06.03A(35)
Skilled Nursing Facility	Skilled nursing facility services	Small group	COMAR 31.11.06.03A(17)
Prenatal and Postnatal Care	Pregnancy and maternity services	Individual, small group, large group	1. For individual and large group--§ 15-812(e), Insurance Article, For small group--COMAR 31.11.06.03A(25)

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Delivery and All Inpatient Services for Maternity Care	Pregnancy and maternity services	Individual, small group, large group	For individual, large group and small group--§§ 15-811 and 15-812(c), Insurance Article; For small group--COMAR 31.11.06.03A(25)
Mental/Behavioral Health Outpatient Services	Benefits for the treatment of mental illnesses, emotional disorders, and drug and alcohol abuse	Individual, small group, large group	For individual and large group insurers and nonprofit health service plans--§ 15-802, Insurance Article; For individual and large group HMO contracts--§ 19-703.1, Health-General Article; For small group--COMAR 31.11.06.03A(5)
Mental/Behavioral Health Inpatient Services	Benefits for the treatment of mental illnesses, emotional disorders, and drug and alcohol abuse	Individual, small group, large group	For individual and large group insurers and nonprofit health service plans--§ 15-802, Insurance Article; For individual and large group HMO contracts--§ 19-703.1, Health-General Article; For small group--COMAR 31.11.06.03A(4)
Substance Abuse Disorder Outpatient Services	Benefits for the treatment of mental illnesses, emotional disorders, and drug and alcohol abuse	Individual, small group, large group	For individual and large group insurers and nonprofit health service plans--§ 15-802, Insurance Article; For individual and large group HMO contracts--§ 19-703.1, Health-General Article; For small group--COMAR 31.11.06.03A(5)
Substance Abuse Disorder Inpatient Services	Benefits for the treatment of mental illnesses, emotional disorders, and drug and alcohol abuse	Individual, small group, large group	For individual and large group insurers and nonprofit health service plans--§ 15-802, Insurance Article; For individual and large group HMO contracts--§ 19-703.1, Health-General Article; For small group--COMAR 31.11.06.03A(4) and(7)
Generic Drugs	Prescription drugs	Small group	COMAR 31.11.06.03A(26)
Preferred Brand Drugs	Prescription drugs	Small group	COMAR 31.11.06.03A(26)
Non-Preferred Brand Drugs	Prescription drugs	Small group	COMAR 31.11.06.03A(26)
Specialty Drugs	Prescription drugs	Small group	COMAR 31.11.06.03A(26)
Outpatient Rehabilitation Services	Outpatient rehabilitation services	Small group	COMAR 31.11.06.03A(15)
Habilitation Services	Habilitative services	Individual, small group, large group	For large group and individual-- § 15-835, Insurance Article; For small group--COMAR 31.11.06.03A(23)
Chiropractic Care	Chiropractic services	Small group	COMAR 31.11.06.03A(16)

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Durable Medical Equipment	Breast prosthesis	Individual, small group, large group	For individual and large group--§ 15-834, Insurance Article; For small group--COMAR 31.11.06.03I
Durable Medical Equipment	Hair prosthesis	Individual and large group	§ 15-836, Insurance Article
Durable Medical Equipment	Orthopedic braces	Nonprofit health service plans in the Individual and large group markets	§ 15-820, Insurance Article
Durable Medical Equipment	Durable medical equipment	Small group	COMAR 31.11.06.03A(13)
Durable Medical Equipment	Prosthetic devices	Individual, small group, large group	For individual and large group--§ 15-844, Insurance Article; For small group--COMAR 31.11.06.03A(13)
Hearing Aids	Hearing aids for children	Individual, small group, large group	For individual and large group--§ 15-838, Insurance Article; For small group--COMAR 31.11.-06.03A(34)
Diagnostic Test (X-Ray and Lab Work)	Laboratory and diagnostic services	Small group for all carriers; for HMOs, large group, individual and small group	1. For HMOs--§ 19-701(g), Health-General Article; 2. For small group-- COMAR 31.11.06.03A(2), (3) and (14)
Imaging (CT/PET Scans, MRIs)	Laboratory and diagnostic services	Small group for all carriers; for HMOs, large group, individual and small group	1. For HMOs--§ 19-701(g), Health-General Article; 2. For small group-- COMAR 31.11.06.03A(2), (3) and (14)
Preventive Care/Screening/Immunization	Preventive services	Individual, small group, large group	For individual and large group non-grandfathered plans--§15-137.1, Insurance Article; For grandfathered individual and large group plans--§§ 15-814, 15-817, 15-823, 15-825, 15-829, and 15-837; For HMOs--§ 19-701(g), Health-General Article; For all small group plans--COMAR 31.11.06.03-1
Preventive Care/Screening/Immunization	Family planning services	Small group	COMAR 31.11.06.03A(22)
Blood and Blood Services	Blood and blood products	Small group	COMAR 31.11.06.03A(24)
Breast Reconstructive Surgery	Reconstructive breast surgery	Individual, small group, large group	§ 15-815, Insurance Article
Cleft Lip and Cleft Palate	Cleft lip and cleft palate treatment	Individual, small group, large group	For individual and large group--§ 15-818, Insurance Article; For small group--COMAR 31.11.06.03B
Clinical Trials	Patient cost of clinical trials	Individual, small group, large group	For individual and large group--§ 15-827, Insurance Article; For small group--COMAR 31.11.06.03A(27)

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Dental Anesthesia	General anesthesia for dental care for children	Individual, small group, large group	For individual and large group--§ 15-828, Insurance Article; For small group--COMAR 31.11.06.03A(32)
Diabetes Care Management	Diabetes equipment, supplies and self-management training	Individual, small group, large group	For individual and large group--§ 15-822, Insurance Article; For small group--COMAR 31.11.06.03A(29)
Drugs Other	Amino acid-based elemental formula	Individual and large group	§ 15-843, Insurance Article
Drugs Other	Prescription benefits	HMO (19-706(i)), individual, small group, large group	§15-804, Insurance Article
Drugs Other	Smoking cessation treatment	Individual and large group	§ 15-841, Insurance Article
Inherited Metabolic Disorder - PKU	Medical foods and modified food products	Individual, small group, large group	For individual and large group--§ 15-807, Insurance Article; For small group--COMAR 31.11.06.03A(21)
Mental Health Other	Short-term residential crisis services	Individual, small group, large group	For individual and large group--§ 15-840, Insurance Article; For small group--COMAR 31.11.06.03A(4)
Osteoporosis	Osteoporosis prevention and treatment	HMO (19-706(p)), individual, small group, large group	§15-823, Insurance Article
Second Opinion	Second opinions and coverage of outpatient services	Individual, small group, large group	§15-819 , Insurance Article
Temporomandibular joint disorder and craniomandibular disorder	Diagnostic and surgical treatment of temporomandibular joint syndrome	Individual, small group, large group	For individual and large group--§ 15-821, Insurance Article; For small group--COMAR 31.11.06.06B(42)