

## MARYLAND – STATE REQUIRED BENEFITS

A Name of Required Benefit	B Market Applicability	C Year of Enactment	D Citation Number
Primary care visit to treat an injury or illness	Small group	Before 2012	COMAR 31.11.06.03A(1)
Specialist visit	Small group	Before 2012	COMAR 31.11.06.03A(1)
Other practitioner office visit	Small group	Before 2012	COMAR 31.11.06.03A(1)
Outpatient hospital services	Small group	Before 2012	COMAR 31.11.06.03A(3)
Care in medical offices, inpatient hospital services and outpatient hospital services	Small group	Before 2012	COMAR 31.11.06.03A (1), (2), and (3)
Hospice care services	Individual, small group, large group	Before 2012	For individual and large group--§ 15-809, Insurance Article For small group-- COMAR 31.11.06.03A(12)
1. In vitro fertilization; 2. Infertility services	1. Applies to individual and large group; 2. Applies to small group	Before 2012	1. §15-810, Insurance Article 2. COMAR 31.11.06.03A(18)
Urgent care centers or facilities	Small group	Before 2012	COMAR 31.11.06.03A(3)
Home health care services	1. Individual and large group; 2. Small group	Before 2012	1. § 15-808, Insurance Article 2. COMAR 31.11.06.03A(11)
Additional home visits following removal of testicle	Individual, small group, large group	Before 2012	For individual and large group--§ 15-832, Insurance Article For small group--COMAR 31.11.06.03(11)(b)
Emergency services	Small group; HMOs in all markets are required to cover these services	Before 2012	For small group--COMAR 31.11.06.03A(6) For HMOs--§ 19-701(g), Health-General Article
Ambulance services	Small group	Before 2012	COMAR 31.11.06.03A(8)
Minimum hospitalization and home visits following mastectomy	Individual, small group, large group	Before 2012	For individual and large group-- §15-832.1, Insurance Article For small group--COMAR 31.11.06.03(11)(b)
Inpatient hospital services	Small group; for HMOs in all markets	Before 2012	For small group--COMAR 31.11.06.03A(2) For HMOs--§ 19-701(g), Health-General Article
Inpatient hospital services	Small group; for HMOs in all markets	Before 2012	For small group--COMAR 31.11.06.03A(2) For HMOs--§ 19-701(g), Health-General Article
Surgical treatment of morbid obesity	Large group, individual, and small group	Before 2012	For large group and individual--§ 15-839, Insurance Article For small group--COMAR 31.11.06.03A(35)
Skilled nursing facility services	Small group	Before 2012	COMAR 31.11.06.03A(17)
Pregnancy and maternity services	Small group	Before 2012	COMAR 31.11.06.03A(25)
Hospitalization for childbirth	Individual, small group, large group	Before 2012	For individual, large group and small group--§§ 15-811 and 15-812(c), Insurance Article For small group--COMAR 31.11.06.03A(25)
Outpatient benefits for the treatment of mental illnesses and emotional disorders	Individual, small group, large group	Before 2012	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)
Inpatient benefits for the treatment of mental illnesses and emotional disorders	Individual, small group, large group	Before 2012	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)
Outpatient benefits for the treatment of substance use disorders	Individual, small group, large group	Before 2012	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)

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Inpatient benefits for the treatment of substance use disorders	Individual, small group, large group	Before 2012	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)
Prescription drugs	Small group	Before 2012	COMAR 31.11.06.03A(26)
Outpatient rehabilitation services	Small group	Before 2012	COMAR 31.11.06.03A(15)
Habilitative services	Individual, small group, large group	Before 2012	For large group and individual-- § 15-835, Insurance Article For small group--COMAR 31.11.06.03A(23)
Chiropractic services	Small group	Before 2012	COMAR 31.11.06.03A(16)
Breast prosthesis	Individual, small group, large group	Before 2012	For individual and large group--§ 15-834, Insurance Article For small group--COMAR 31.11.06.03I
Hair prosthesis	Individual and large group	Before 2012	§ 15-836, Insurance Article
Orthopedic braces	Nonprofit health service plans in the Individual and large group markets	Before 2012	§ 15-820, Insurance Article
Durable medical equipment	Small group	Before 2012	COMAR 31.11.06.03A(13)
Hearing aids for children	Individual, small group, large group	Before 2012	For individual and large group--§ 15-838, Insurance Article For small group--COMAR 31.11.-06.03A(34)
Outpatient laboratory and diagnostic services	Small group for all carriers; for HMOs, large group, individual and small group	Before 2012	1. For HMOs--§ 19-701(g), Health-General Article 2. For small group-- COMAR 31.11.06.03A(2), (3) and (14)
Preventive services	Individual, small group, large group	Before 2012	For 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
Acupuncture	Small group	Before 2012	COMAR 31.11.06.03A(1) and .06
Rehabilitative speech therapy	Small group	Before 2012	COMAR 31.11.06.03A(15)
Rehabilitative occupational therapy and rehabilitative physical therapy	Small group	Before 2012	COMAR 31.11.06.03A(15)
Well baby visits and care	Individual, large group	Before 2012	§ 15-817, Insurance Article
Laboratory and diagnostic services	Small group for all carriers; for HMOs, large group, individual and small group	Before 2012	1. For HMOs--§ 19-701(g), Health-General Article 2. For small group-- COMAR 31.11.06.03A(2), (3) and (14)
X-rays and diagnostic imaging	Small group	Before 2012	COMAR 31.11.06.03A(14)
Transplant	Small group	Before 2012	COMAR 31.11.06.03A(20)
Accidental dental	Small group	Before 2012	COMAR 31.11.06.06B(27) c
Dialysis	Small group	Before 2012	COMAR 31.11.06.03A(1),(2)(3) and .06
Allergy testing	Small group	Before 2012	COMAR 31.11.06.03A(1),(2)(3) and .06
Chemotherapy	Small group	Before 2012	COMAR 31.11.06.03A(1),(2)(3) and .06
Radiation	Small group	Before 2012	COMAR 31.11.06.03A(1),(2)(3) and .06
Diabetes education	Individual, small group, large group	Before 2012	For individual and large group--§ 15-822, Insurance Article For small group--COMAR 31.11.06.03A(29)
Prosthetic devices	Individual, small group, large group	Before 2012	For individual and large group--§ 15-844, Insurance Article For small group--COMAR 31.11.06.03A(13)
Infusion therapy	Small group	Before 2012	COMAR 31.11.06.03A(1),(2)(3) and (26)
Diagnostic and surgical treatment of temporomandibular joint syndrome	Individual, small group, large group	Before 2012	For individual and large group--§ 15-821, Insurance Article For small group--COMAR 31.11.06.06B(42)
Nutritional counseling	Small group	Before 2012	COMAR 31.11.06.03A(19)
Reconstructive breast surgery	Individual, small group, large group	Before 2012	For individual and large group, § 15-815, Insurance Article for small group COMAR 31.11.06.03A(30)
Patient cost of clinical trials	Individual, small group, large group	Before 2012	For individual and large group--§ 15-827, Insurance Article For small group--COMAR 31.11.06.03A(27)
Diabetes equipment, supplies and self-management training	Individual, small group, large group	Before 2012	For individual and large group--§ 15-822, Insurance Article For small group--COMAR 31.11.06.03A(29)

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Medical Foods and Low Protein Modified Food Products for Inherited Metabolic Disease	Individual, small group, large group	Before 2012	For individual and large group--§ 15-807, Insurance Article For small group--COMAR 31.11.06.03A(21)
General anesthesia for dental care for children	Individual, small group, large group	Before 2012	For individual and large group--§ 15-828, Insurance Article For small group--COMAR 31.11.06.03A(32)
Residential Crisis Services	Individual, small group, large group	Before 2012	For individual and large group--§ 15-840, Insurance Article For small group--COMAR 31.11.06.03A(4)
Amino acid-based elemental formula	Individual, small group, large group	Before 2012	§ 15-843, Insurance Article for individual and large group COMAR 31.11.06.03A(21) for small group
Off Label Use of Prescription Drugs	HMO (19-706(i)), individual, small group, large group	Before 2012	§15-804 for individual and large group COMAR 31.11.06.03A(26) and .06 for small group
Smoking cessation treatment	Individual, small group, large group	Before 2012	§ 15-841, Insurance Article for individual and large group COMAR 31.11.06.03-1 C(1) for small group
Second opinions and coverage of outpatient services required by a hospital's utilization review program	Individual, large group	Before 2012	§15-819, Insurance Article
Cleft lip and cleft palate treatment	Individual, small group, large group	Before 2012	For individual and large group--§ 15-818, Insurance Article For small group--COMAR 31.11.06.03B
Bone mass measurement	HMO (19-706(p)), individual, small group, large group	Before 2012	§15-823, Insurance Article for individual and large group COMAR 31.11.06.03-1 for small group
Blood and blood products	Individual, small group, large group	Before 2012	For individual and large group §15-803, Insurance Article For small group COMAR 31.11.06.03A(24)
Family planning services	Small group	Before 2012	COMAR 31.11.06.03A(22)
Ostomy Equipment and Supplies	Large group and grandfathered individual	2012 or later	Senate Bill 241, Chapter 23, Acts of 2015