

## Maryland - State Required Benefits

Benefit	Name of Required Benefit	Market Applicability	Citation Number
<b>Outpatient Facility Fee (e.g., Ambulatory Surgery Center)</b>	Outpatient hospital services	Small group	COMAR 31.11.06.03A(3)
<b>Outpatient Surgery Physician/Surgical Services</b>	Care in medical offices, inpatient hospital services and outpatient hospital services	Small group	COMAR 31.11.06.03A (1), (2), and (3)
<b>Hospice Services</b>	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)
<b>Infertility Treatment</b>	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)
<b>Home Health Care Services</b>	Home health care services	1. Individual and large group; 2. Small group	1. § 15-808, Insurance Article; 2. COMAR 31.11.06.03A(11)
<b>Home Health Care Services</b>	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)
<b>Emergency Room Services</b>	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
<b>Emergency Transportation/Ambulance</b>	Ambulance services	Small group	COMAR 31.11.06.03A(8)
<b>Inpatient Hospital Services (e.g., Hospital Stay)</b>	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)
<b>Inpatient Hospital Services (e.g., Hospital Stay)</b>	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
<b>Inpatient Physician and Surgical Services</b>	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
<b>Bariatric Surgery</b>	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)
<b>Skilled Nursing Facility</b>	Skilled nursing facility services	Small group	COMAR 31.11.06.03A(17)

<b>Benefit</b>	<b>Name of Required Benefit</b>	<b>Market Applicability</b>	<b>Citation Number</b>
<b>Prenatal and Postnatal Care</b>	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)
<b>Delivery and All Inpatient Services for Maternity Care</b>	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)
<b>Mental/Behavioral Health Outpatient Services</b>	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)
<b>Mental/Behavioral Health Inpatient Services</b>	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)
<b>Substance Abuse Disorder Outpatient Services</b>	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)
<b>Substance Abuse Disorder Inpatient Services</b>	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)
<b>Generic Drugs</b>	Prescription drugs	Small group	COMAR 31.11.06.03A(26)
<b>Preferred Brand Drugs</b>	Prescription drugs	Small group	COMAR 31.11.06.03A(26)
<b>Non-Preferred Brand Drugs</b>	Prescription drugs	Small group	COMAR 31.11.06.03A(26)
<b>Specialty Drugs</b>	Prescription drugs	Small group	COMAR 31.11.06.03A(26)
<b>Outpatient Rehabilitation Services</b>	Outpatient rehabilitation services	Small group	COMAR 31.11.06.03A(15)
<b>Habilitation Services</b>	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)

<b>Benefit</b>	<b>Name of Required Benefit</b>	<b>Market Applicability</b>	<b>Citation Number</b>
<b>Chiropractic Care</b>	Chiropractic services	Small group	COMAR 31.11.06.03A(16)
<b>Durable Medical Equipment</b>	Breast prosthesis	Individual, small group, large group	For individual and large group--§ 15-834, Insurance Article; For small group--COMAR 31.11.06.03I
<b>Durable Medical Equipment</b>	Hair prosthesis	Individual and large group	§ 15-836, Insurance Article
<b>Durable Medical Equipment</b>	Orthopedic braces	Nonprofit health service plans in the Individual and large group markets	§ 15-820, Insurance Article
<b>Durable Medical Equipment</b>	Durable medical equipment	Small group	COMAR 31.11.06.03A(13)
<b>Durable Medical Equipment</b>	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)
<b>Hearing Aids</b>	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)
<b>Laboratory Outpatient and Professional Services</b>	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)
<b>Imaging (CT/PET Scans, MRIs)</b>	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)
<b>Preventive Care/Screening/Immunization</b>	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
<b>Preventive Care/Screening/Immunization</b>	Family planning services	Small group	COMAR 31.11.06.03A(22)
<b>Blood and Blood Services</b>	Blood and blood products	Small group	COMAR 31.11.06.03A(24)
<b>Reconstructive Surgery</b>	Reconstructive breast surgery	Individual, small group, large group	§ 15-815, Insurance Article
<b>Congenital Anomaly, including Cleft Lip/Palate</b>	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

<b>Benefit</b>	<b>Name of Required Benefit</b>	<b>Market Applicability</b>	<b>Citation Number</b>
<b>Clinical Trials</b>	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)
<b>Dental Anesthesia</b>	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)
<b>Diabetes Care Management</b>	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)
<b>Prescription Drugs Other</b>	Amino acid-based elemental formula	Individual and large group	§ 15-843, Insurance Article
<b>Prescription Drugs Other</b>	Prescription benefits	HMO (19-706(i)), individual, small group, large group	§15-804, Insurance Article
<b>Prescription Drugs Other</b>	Smoking cessation treatment	Individual and large group	§ 15-841, Insurance Article
<b>Inherited Metabolic Disorder - PKU</b>	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)
<b>Mental Health Other</b>	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)
<b>Osteoporosis</b>	Osteoporosis prevention and treatment	HMO (19-706(p)), individual, small group, large group	§15-823, Insurance Article
<b>Second Opinion</b>	Second opinions and coverage of outpatient services	Individual, small group, large group	§15-819 , Insurance Article
<b>Treatment for Temporomandibular Joint Disorders</b>	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)