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BULLETIN 15-02

Date: January 14, 2015

To: Insurers, Nonprofit Health Service Plans and Health Maintenance Organizations

Re: § 15-105, Insurance Article
Filing Requirement Regarding Breast Implants

The Maryland Insurance Administration (“Administration”) hereby requests that certain insurers, nonprofit health service plans and health maintenance organizations (“carriers”) provide the information required by § 15-105 of the Insurance Article to the Administration by **March 16, 2015**.

Carriers Required to File

The carriers that are required to provide the information are:

- Insurers and nonprofit health service plans that provide hospital, medical, or surgical benefits to individuals or groups on an expense-incurred basis under health insurance policies that are issued or delivered in Maryland; and
- Health maintenance organizations that provide hospital, medical, or surgical benefits to individuals or groups under contracts that are issued or delivered in Maryland.

A carrier is *not* required to file if:

- The carrier has a certificate of authority as one of the entities listed above, but does not sell a type of policy or contract described above; or
- The carrier does not intend to sell the types of policies or contracts described above after January 1, 2015.

Material Required to be Filed

Each filing is required to include the following:

1. A description of how the carrier's policies or contracts that will be sold on or after January 1, 2015 will cover breast implant removals and breast-implant related conditions.
2. The description required by item 1 above shall specify whether all breast implant removals and breast-implant related conditions are covered or whether the carrier limits coverage. If the carrier limits such coverage, a description of the criteria for coverage is required.
3. If different breast implant removal benefits or different benefits apply to breast-implant related conditions for different markets (such as individual, small group, or large group), a description for each applicable market is required.
4. If different breast implant removal benefits or different benefits apply to breast-implant related conditions for different policies or contracts within a market, a description for each type of policy or contract is required.

The filings required by this bulletin are to be mailed to the Life/Health Section of the Maryland Insurance Administration, 200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202 or faxed to the attention of the Life/Health Section at 410-468-2204.

Questions about this Bulletin may be directed to the Life/Health Section of the Maryland Insurance Administration at 410-468-2170.

Signature on original

Brenda A. Wilson
Associate Commissioner
Life and Health