BULLETIN 17-17

Date: December 18, 2017

To: Insurers, Nonprofit Health Service Plans, and Health Maintenance Organizations That Offer, Issue, or Deliver Health Benefit Plans in Maryland (“Carriers”)

Re: Modification of Coverage Requirements for Behavioral Health Disorders

The purpose of this Bulletin is to bring to your attention changes made to § 15-802 of the Insurance Article that took effect on June 1, 2017.

House Bill 1127 of the 2017 legislative session was signed by Governor Larry Hogan on May 25, 2017. The bill altered definitions, and added greater specificity to the requirements for minimum coverage of treatment of behavioral health disorders including those related to drug and alcohol misuse. Changes to the law apply as of the effective date of this legislation (June 1, 2017), rather than on the date a policy was issued or renewed. Therefore, benefits should be administered in accordance with the modifications in the law for claims incurred on or after June 1, 2017, regardless of whether the policy has been renewed or amended to reflect the changes in the law.

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