

For brokers, general producers and full-service producers

Not intended for distribution to groups or members

Market: All MD risk, HDHPs

Maryland (HB135) Coverage for Male Sterilization

Effective January 1, 2019

For new business and upon renewal for existing business

Effective January 1, 2019, all high deductible health plans (HDHPs) must apply a deductible requirement for male sterilization for both in- and out-of-network providers. This aligns HDHPs with the current Internal Revenue Service (IRS) rules for Health Savings Accounts (HSAs).

Earlier this year, the IRS granted “transitional relief,” allowing plans that provide first-dollar coverage for male sterilization or male contraceptives, but otherwise meet HSA standards, to be treated as high deductible health plans until January 1, 2020.


Currently, all CareFirst BlueCross BlueShield and CareFirst BlueChoice HDHP plans with HSA funding are compliant under transitional relief. By January 1, 2020, all impacted plans will be updated to reflect the IRS guidelines, which subject male sterilization/contraceptive benefits to the deductible.

Effective date

January 1, 2019 for all new MD HDHP risk business and upon renewal for existing risk business.

If you have any questions, please contact your broker sales representative.

Sincerely,



Jim Leleszi
Vice President, Sales
Large Group SBU



Timothy Matthews
Vice-President, Sales
Small-Medium Group SBU