MISSISSIPPI LEGISLATURE

REGULAR SESSION 2003

By: Representatives Clarke, Barnett (92nd), Cameron, Evans, Fleming, Green, Huddleston, Myers, Wallace, West, Whittington

To: Insurance

HOUSE BILL NO. 1015

AN ACT TO REQUIRE THAT HEALTH INSURANCE POLICIES PROVIDE COVERAGE FOR KELOID REMOVAL; AND FOR RELATED PURPOSES.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

SECTION 1. Except for policies which provide coverage for specified diseases only and other limited benefit health insurance policies, no policy or certificate of health, medical, hospitalization or accident and sickness insurance and no subscriber contract provided by a nonprofit health service plan corporation or health maintenance organization shall be issued, renewed, continued, issued for delivery or executed in this state after July 1, 2003, unless the policy, plan or contract specifically provides coverage for keloid removal. The benefits provided in this section shall be subject to the same annual deductibles or coinsurance established for all other covered benefits within a given policy. For purposes of this section, "keloid" means a thick scar resulting from excessive growth of fibrous tissue.

SECTION 2. This act shall take effect and be in force from and after July 1, 2003.