

By: Representatives Clarke, Flaggs, Bailey, Blackmon, Broomfield, Burnett, Clark, Coleman (29th), Coleman (65th), Dickson, Ellis, Evans, Fillingane, Fleming, Fredericks, Gibbs, Green, Harrison, Hines, McBride, Morris, Robinson (63rd), Rotenberry, Scott, Smith (27th), Straughter, Sullivan, Thomas, Watson, Weathersby, West To: Insurance

HOUSE BILL NO. 691

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

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

4 **SECTION 1.** Except for policies which provide coverage for  
5 specified diseases only and other limited benefit health insurance  
6 policies, no policy or certificate of health, medical,  
7 hospitalization or accident and sickness insurance and no  
8 subscriber contract provided by a nonprofit health service plan  
9 corporation or health maintenance organization shall be issued,  
10 renewed, continued, issued for delivery or executed in this state  
11 after July 1, 2004, unless the policy, plan or contract  
12 specifically provides coverage for keloid removal. The benefits  
13 provided in this section shall be subject to the same annual  
14 deductibles or coinsurance established for all other covered  
15 benefits within a given policy. For purposes of this section,  
16 "keloid" means a thick scar resulting from excessive growth of  
17 fibrous tissue.

18 **SECTION 2.** This act shall take effect and be in force from  
19 and after July 1, 2004.