

**§2745-D. Medical food coverage for inborn error of metabolism**

**1. Inborn error of metabolism; special modified low-protein food product.** As used in this section, "inborn error of metabolism" means a genetically determined biochemical disorder in which a specific enzyme defect produces a metabolic block that may have pathogenic consequences at birth or later in life. As used in this section, "special modified low-protein food product" means food formulated to reduce the protein content to less than one gram of protein per serving and does not include foods naturally low in protein.

[PL 1995, c. 369, §2 (NEW).]

**2. Required coverage.** All individual insurance policies and contracts, except accidental injury, specified disease, hospital indemnity, Medicare supplement, long-term care and other limited benefit health insurance policies and contracts, must provide coverage for metabolic formula and special modified low-protein food products that have been prescribed by a licensed physician for a person with an inborn error of metabolism. The policies and contracts must reimburse:

A. For metabolic formula; and [PL 1995, c. 369, §2 (NEW).]

B. Up to \$3,000 per year for special modified low-protein food products. [PL 1995, c. 369, §2 (NEW).]

[PL 1995, c. 369, §2 (NEW).]

**3. Application.** The requirements of this section apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 1996. For purposes of this section, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

[PL 1995, c. 369, §2 (NEW).]

**SECTION HISTORY**

RR 1995, c. 1, §15 (RNU). PL 1995, c. 369, §2 (NEW).

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