



SPONSOR: Rep. Morrison & Sen. Pinkney
Reps. K. Johnson, Neal, Kamela Smith, Ross Levin,
Snyder-Hall, Lambert, Wilson-Anton; Sen. Hoffner

HOUSE OF REPRESENTATIVES
153rd GENERAL ASSEMBLY

HOUSE BILL NO. 56

AN ACT TO AMEND TITLES 18, 29, AND 31 OF THE DELAWARE CODE RELATING TO COVERAGE FOR
REMOVAL OF EXCESS SKIN AND SUBCUTANEOUS TISSUE.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF DELAWARE:

1 Section 1. Amend Chapter 33 of Title 18 by making deletions as shown by strike through and insertions as shown
2 by underline as follows:

3 § 3370M. Coverage for removal of excess skin and subcutaneous tissue.

4 (a) For purposes of this section:

5 (1) "Medically necessary" means as defined in § 3371(8) of this title.

6 (2) "Panniculectomy" means an operative procedure used to contour the abdominal wall by removing
7 significant excess skin and subcutaneous adipose tissue.

8 (b) All individual health insurance policies, contracts, or certificates that are delivered, issued for delivery,
9 renewed, extended, or modified in this State must provide coverage for medically necessary removal of excess skin and
10 subcutaneous tissue, including a panniculectomy.

11 (c) Nothing in this section prevents the operation of a policy provision required by this section as a deductible,
12 coinsurance, allowable charge limitation, coordination of benefits, or a provision restricting coverage to services by a
13 licensed, certified, or carrier-approved provider or facility.

14 (d) This section does not apply to accident-only, specified disease, hospital indemnity, Medicare supplement, long-
15 term care, disability income, or other limited benefit health insurance policies.

16 Section 2. Amend Chapter 35 of Title 18 by making deletions as shown by strike through and insertions as shown
17 by underline as follows:

18 § 3571EE. Coverage for removal of excess skin and subcutaneous tissue.

19 (a) For purposes of this section:

20 (1) "Medically necessary" means as defined in § 3581(8) of this title.

21 (2) "Panniculectomy" means an operative procedure used to contour the abdominal wall by removing
22 significant excess skin and subcutaneous adipose tissue.

23 (b) All group and blanket health insurance policies, contracts, or certificates that are delivered, issued for delivery,
24 renewed, extended, or modified in this State must provide coverage for medically necessary removal of excess skin and
25 subcutaneous tissue, including a panniculectomy.

26 (c) Nothing in this section prevents the operation of a policy provision required by this section as a deductible,
27 coinsurance, allowable charge limitation, coordination of benefits, or a provision restricting coverage to services by a
28 licensed, certified, or carrier-approved provider or facility.

29 (d) This section does not apply to accident-only, specified disease, hospital indemnity, Medicare supplement, long-
30 term care, disability income, or other limited benefit health insurance policies.

31 Section 3. Amend Chapter 52 of Title 29 by making deletions as shown by strike through and insertions as shown
32 by underline as follows:

33 § 5223. Coverage for removal of excess skin and subcutaneous tissue.

34 (a) For purposes of this section:

35 (1) “Medically necessary” means as defined in § 3581(8) of Title 18.

36 (2) “Panniculectomy” means an operative procedure used to contour the abdominal wall by removing
37 significant excess skin and subcutaneous adipose tissue.

38 (b) The plan must provide coverage for medically necessary removal of excess skin and subcutaneous tissue,
39 including a panniculectomy.

40 Section 4. Amend Chapter 5 of Title 31 by making deletions as shown by strike through and insertions as shown
41 by underline as follows:

42 § 538. Coverage for removal of excess skin and subcutaneous tissue.

43 (a) For purposes of this section:

44 (1) “Medically necessary” means as defined in § 3581(8) of Title 18.

45 (2) “Panniculectomy” means an operative procedure used to contour the abdominal wall by removing
46 significant excess skin and subcutaneous adipose tissue.

47 (b) Carriers shall provide coverage for medically necessary removal of excess skin and subcutaneous tissue,
48 including a panniculectomy, in all health benefit plans delivered or issued under § 503(3) of this title.

49 Section 5. This Act applies to all policies, contracts, or certificates issued, renewed, modified, altered, amended, or
50 reissued after December 31, 2026.

SYNOPSIS

Excess skin and subcutaneous tissue can create a risk of rashes or infections, make walking and movement difficult, and make everyday chores difficult. An example of treatment that removes excess skin and subcutaneous tissue is

a panniculectomy. A panniculectomy is an operative procedure that contours, or changes the shape and form, of the abdomen by removing significant excess skin and subcutaneous tissue. Removal of excess skin and subcutaneous tissue can improve a patient's health and quality of life.

This Act requires individual health insurance plans delivered under Chapter 33 of Title 18 and group and blanket health insurance plans delivered under Chapter 35 of Title 18 to cover medically necessary removal of excess skin and subcutaneous tissue, including panniculectomies. This Act also requires the State employee health insurance plan and State Medicaid plans to cover medically necessary removal of excess skin and subcutaneous tissue, including panniculectomies. Medically necessary means as defined in § 3371(8) for individual health insurance plans and as defined in § 3581(8) for group and blanket health insurance plans, State employee health insurance plans, and State Medicaid plans.

This Act applies to all policies, contracts, or certificates issued, renewed, modified, altered, amended, or reissued after December 31, 2026.