

SENATE BILL 455

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2000 Regular Session
(01r2318)

ENROLLED BILL
-- Finance/Economic Matters --

Introduced by **Senators Teitelbaum, Exum, DeGrange, Hooper, and Hafer**

Read and Examined by Proofreaders:

Proofreader.

Proofreader.

Sealed with the Great Seal and presented to the Governor, for his approval this
____ day of _____ at _____ o'clock, ____ M.

President.

CHAPTER 279

1 AN ACT concerning

2 **Health Insurance - Notice of ~~Potential~~ Health Care Providers *on Carrier's***
3 ***Provider Panel* ~~on Carrier's Provider Panel~~**

4 FOR the purpose of ~~altering the procedures by which~~ requiring a carrier ~~may satisfy~~
5 ~~the requirement~~ to make certain information about health care providers
6 available to enrollees and prospective enrollees ~~a list of health care providers on~~
7 ~~the carrier's provider panel in a certain manner~~; altering the timing of when ~~the~~
8 ~~list of providers on the carrier's provider panel must be provided~~ certain
9 information must be made available and must be updated; ~~altering certain~~
10 ~~information on providers that carriers must provide~~ altering a certain
11 definition; and generally relating to ~~a carrier notifying~~ providing information to
12 enrollees and prospective enrollees of ~~potential~~ health care providers regarding
13 the carrier's provider panel ~~on carriers' provider panels~~ under health insurance.

14 ~~BY~~ repealing and reenacting, without amendments,
15 Article Insurance
16 Section 15-112(a)

1 ~~Annotated Code of Maryland~~
 2 ~~(1997 Volume and 1999 Supplement)~~

3 BY repealing and reenacting, with amendments,
 4 Article - Insurance
 5 Section ~~15-112(j)~~ 15-112(a) and (j)
 6 Annotated Code of Maryland
 7 (1997 Volume and 1999 Supplement)

8 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
 9 MARYLAND, That the Laws of Maryland read as follows:

10 **Article - Insurance**

11 15-112.

12 (a) (1) In this section the following words have the meanings indicated.

13 (2) (i) "Carrier" means:

- 14 1. an insurer;
- 15 2. a nonprofit health service plan;
- 16 3. a health maintenance organization;
- 17 4. a dental plan organization; or
- 18 5. any other person that provides health benefit plans
 19 subject to regulation by the State.

20 (ii) "Carrier" includes an entity that arranges a provider panel for a
 21 carrier.

22 (3) "Enrollee" means a person entitled to health care benefits from a
 23 carrier.

24 (4) "Provider" means a health care practitioner or group of health care
 25 practitioners licensed, certified, or otherwise authorized by law to provide health care
 26 services.

27 (5) (i) "Provider panel" means the providers that CONTRACT EITHER
 28 DIRECTLY OR THROUGH A SUBCONTRACTING ENTITY WITH A CARRIER TO ~~contract~~
 29 ~~with a carrier to~~ provide health care services to the carrier's enrollees under the
 30 carrier's health benefit plan.

31 (ii) "Provider panel" does not include an arrangement in which any
 32 provider may participate solely by contracting with the carrier to provide health care
 33 services at a discounted fee-for-service rate.

1 (j) ~~{(1) (I)}~~ A carrier shall provide ~~MAKE AVAILABLE~~ to prospective
 2 enrollees before enrollment and to existing enrollees at least once a year ~~THE TIME OF~~
 3 ~~INITIAL ENROLLMENT AND EACH RENEWAL PROVIDE TO AN ENROLLEE AT THE TIME~~
 4 ~~OF INITIAL ENROLLMENT.~~

5 ~~(i) 1. (I)~~ a *PRINTED* list of providers on the carrier's provider
 6 panel; ~~INCLUDING A LIST OF PROVIDERS OF ANY ENTITY USED TO PROVIDE~~
 7 ~~SPECIALTY CARE;~~ and

8 ~~(ii) 2. (II)~~ *PRINTED* information on providers that are no longer
 9 accepting new patients.

10 ~~(2) (H) 1. EXCEPT AS PROVIDED IN SUB SUBPARAGRAPH 2 OF THIS~~
 11 ~~SUBPARAGRAPH, THE AT A MINIMUM, THE information REQUIRED TO BE~~ provided
 12 ~~MADE AVAILABLE~~ under ~~THIS~~ paragraph (1) of this subsection shall be updated at
 13 least once a year ~~EVERY 15 DAYS.~~

14 ~~2. A CARRIER SHALL UPDATE THE INFORMATION PROVIDED~~
 15 ~~UNDER PARAGRAPH (2)(H) OF THIS SUBSECTION AT LEAST ANNUALLY.]~~

16 ~~(1) A CARRIER SHALL MAKE AVAILABLE A LIST OF PROVIDERS ON THE~~
 17 ~~CARRIER'S PROVIDER PANEL TO PROSPECTIVE ENROLLEES AT THE TIME OF~~
 18 ~~ENROLLMENT AND TO ENROLLEES AT THE TIME OF RENEWAL.~~

19 ~~(2) A CARRIER MAY SHALL SATISFY THE REQUIREMENTS OF~~
 20 ~~PARAGRAPH (1)(I) OF THIS SUBSECTION BY:~~

21 ~~(I) NOTIFYING ENROLLEES AND PROSPECTIVE ENROLLEES ABOUT~~
 22 ~~HOW TO OBTAIN A LIST OF PROVIDERS ON THE CARRIER'S PROVIDER PANEL THE~~
 23 ~~REQUIRED INFORMATION:~~

24 ~~1. ON THE INTERNET; AND~~

25 ~~2. BY ORDERING A PRINTED COPY; AND~~

26 ~~(II) NOTIFYING ENROLLEES AND PROSPECTIVE ENROLLEES ABOUT~~
 27 ~~HOW TO ORDER A PRINTED COPY OF THE LIST OF PROVIDERS ON THE CARRIER'S~~
 28 ~~PROVIDER PANEL; OR~~

29 ~~(III) (H) PROVIDING A PRINTED COPY OF THE LIST OF PROVIDERS~~
 30 ~~ON THE CARRIER'S PROVIDER PANEL REQUIRED INFORMATION BY:~~

31 ~~1. MAKING A PRINTED COPY AVAILABLE FOR PROSPECTIVE~~
 32 ~~ENROLLEES BEFORE ENROLLMENT; AND~~

33 ~~2. ISSUING A PRINTED COPY TO EACH ENROLLEE AT THE~~
 34 ~~TIME OF THE ENROLLEE'S INITIAL ENROLLMENT WITH THE CARRIER.~~

1 (2) A CARRIER SHALL MAKE AVAILABLE TO PROSPECTIVE ENROLLEES
2 AND NOTIFY EACH EXISTING ENROLLEE AT THE TIME OF RENEWAL ABOUT HOW TO
3 OBTAIN THE FOLLOWING INFORMATION ON THE INTERNET AND IN PRINTED FORM:

4 (I) A LIST OF PROVIDERS ON THE CARRIER'S PROVIDER PANEL;
5 AND

6 (II) INFORMATION ON PROVIDERS THAT ARE NO LONGER
7 ACCEPTING NEW PATIENTS.

8 (3) (I) INFORMATION PROVIDED IN PRINTED FORM UNDER
9 PARAGRAPHS (1) AND (2) OF THIS SUBSECTION SHALL BE UPDATED AT LEAST ONCE A
10 YEAR.

11 (II) INFORMATION PROVIDED ON THE INTERNET UNDER
12 PARAGRAPH (2) OF THIS SUBSECTION SHALL BE UPDATED AT LEAST ONCE EVERY 15
13 DAYS.

14 (3) (4) A policy, certificate, or other evidence of coverage shall:

15 (i) indicate clearly the office in the Administration that is
16 responsible for receiving and responding to complaints from enrollees about carriers;
17 and

18 (ii) include the telephone number of the office and the procedure for
19 filing a complaint.

20 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
21 October 1, 2000.