

Article - Insurance

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§15–309.

(a) Except as provided in subsections (b) through (d) of this section, benefits under a policy of blanket health insurance are payable to the insured, beneficiaries designated by the insured, or estate of the insured.

(b) If the insured is under the age of 18 years or is mentally incompetent, benefits under a policy of blanket health insurance may be made payable to the insured's parents, guardian, or other person who supports the insured.

(c) If the employer has paid the entire cost of a policy of blanket health insurance, benefits under the policy may be made payable to the employer.

(d) (1) Subject to paragraph (2) of this subsection, a policy of blanket health insurance may contain a provision that all or part of the benefits provided by the policy for hospital, nursing, medical, or surgical services, at the insurer's option, may be paid directly to the hospital or person that provides the services.

(2) A policy of blanket health insurance may not require that hospital, nursing, medical, or surgical services be provided by a particular hospital or person.

(3) A direct payment made under paragraph (1) of this subsection discharges the insurer's obligation with respect to the amount paid.

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