

## Article - Insurance

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§4-402.

(a) Medical files on applicants and claimants that are compiled by insurers under policies of health insurance or life insurance shall be made available for inspection:

- (1) on request of the applicant or claimant;
- (2) on request of the agent of the applicant or claimant; or
- (3) on request of the applicant, to a physician of the applicant's choice.

(b) Information that is provided by a physician shall be made available on request:

- (1) after a period of 5 years after the date of the medical examination; or
- (2) at any time on written authorization of the physician.

(c) An agent that requests to review the medical file of an applicant or claimant must have an authorization to review medical records signed by the applicant or claimant.

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