

Article - Insurance

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§15–819.

(a) This section applies to:

(1) each individual, group, or blanket health insurance policy that is issued or delivered in the State by an insurer; and

(2) each contract or certificate that is issued or delivered in the State by a nonprofit health service plan.

(b) A policy, contract, or certificate subject to this section that provides coverage for an inpatient service in an acute general hospital shall provide coverage for:

(1) a corresponding outpatient service that is provided to the insured instead of the inpatient service because of the denial, after review under a utilization review program, of a request by the attending physician for an inpatient admission; and

(2) an objective second opinion given to the insured when required by a utilization review program under § 19-319 of the Health - General Article.

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