

HOUSE BILL 802

C3

6lr0097

By: **Chair, Health and Government Operations Committee (By Request –
Departmental – Maryland Insurance Administration)**

Introduced and read first time: February 8, 2016

Assigned to: Health and Government Operations

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Provider Panel Lists**

3 FOR the purpose of altering the information about providers on a certain provider panel
4 that certain insurance carriers must make available to certain enrollees under
5 certain circumstances; requiring certain information provided in printed form to be
6 accurate on the date of publication; requiring certain information provided on the
7 Internet to be accurate on the date of initial posting and update; requiring a carrier
8 to demonstrate the accuracy of certain information on request of the Maryland
9 Insurance Commissioner; clarifying that the requirement to update certain
10 information about providers at certain intervals is in addition to a requirement to
11 update the information on receipt of a certain notification from a certain provider;
12 and generally relating to provider panels and provider panel lists.

13 BY repealing and reenacting, with amendments,
14 Article – Insurance
15 Section 15–112(j) and (m)
16 Annotated Code of Maryland
17 (2011 Replacement Volume and 2015 Supplement)

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

20 **Article – Insurance**

21 15–112.

22 (j) (1) A carrier shall make available to prospective enrollees on the Internet
23 and, on request of a prospective enrollee, in printed form[:],

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 [(i)] a list of providers on the [carrier's] provider panel FOR THE
2 ENROLLEE'S HEALTH BENEFIT PLAN[]; and

3 (ii) information on providers that are no longer accepting new
4 patients].

5 **(2) THE LIST OF PROVIDERS SHALL INCLUDE:**

6 **(I) THE NAME OF THE PROVIDER;**

7 **(II) THE SPECIALTY AREA OR AREAS OF THE PROVIDER;**

8 **(III) WHETHER THE PROVIDER CURRENTLY IS ACCEPTING NEW**
9 **PATIENTS; AND**

10 **(IV) FOR EACH OFFICE OF THE PROVIDER:**

11 **1. ITS LOCATION, INCLUDING ITS ADDRESS;**

12 **2. CONTACT INFORMATION FOR THE PROVIDER; AND**

13 **3. WHETHER THE PROVIDER IS ON THE PROVIDER**
14 **PANEL AT THE OFFICE LOCATION.**

15 **[(2)] (3)** A carrier shall notify each enrollee at the time of initial
16 enrollment and renewal about how to obtain the [following] information DESCRIBED IN
17 **PARAGRAPH (2) OF THIS SUBSECTION** on the Internet and in printed form[:

18 (i) a list of providers on the carrier's provider panel; and

19 (ii) information on providers that are no longer accepting new
20 patients].

21 **[(3)] (4) (i) 1.** Information provided in printed form under
22 paragraphs [(1) and (2)] **(2) AND (3)** of this subsection shall be [updated] **ACCURATE ON**
23 **THE DATE OF PUBLICATION.**

24 **2. A CARRIER SHALL UPDATE THE INFORMATION**
25 **PROVIDED IN PRINTED FORM** at least once a year.

26 (ii) **1.** [Subject to subsection (m) of this section, information]
27 **INFORMATION** provided on the Internet under paragraphs [(1) and (2)] **(2) AND (3)** of this
28 subsection shall be [updated] **ACCURATE ON THE DATE OF INITIAL POSTING AND**
29 **UPDATE.**

1 **2. IN ADDITION TO THE REQUIREMENT TO UPDATE ITS**
2 **PROVIDER INFORMATION UNDER SUBSECTION (M)(1) OF THIS SECTION, A CARRIER**
3 **SHALL UPDATE THE INFORMATION PROVIDED ON THE INTERNET** at least once every
4 15 days.

5 **(III) A CARRIER SHALL DEMONSTRATE THE ACCURACY OF THE**
6 **INFORMATION PROVIDED UNDER PARAGRAPHS (2) AND (3) OF THIS SUBSECTION ON**
7 **REQUEST OF THE COMMISSIONER.**

8 **[(4)] (5)** A policy, certificate, or other evidence of coverage shall:

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

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

13 (m) (1) A carrier shall update [its] **THE** provider information **THAT IS**
14 **REQUIRED** under subsection [(j)(3)(ii)] **(J)(2)** of this section **AND PROVIDED ON THE**
15 **INTERNET** within 15 working days after receipt of written notification from the
16 participating provider of a change in the applicable information.

17 (2) Notification is presumed to have been received by a carrier:

18 (i) 3 working days after the date the participating provider placed
19 the notification in the U.S. mail, if the participating provider maintains the stamped
20 certificate of mailing for the notice; or

21 (ii) on the date recorded by the courier, if the notification was
22 delivered by courier.

23 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect June
24 1, 2016.