

SENATE BILL 334

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CF 0lr1454

By: **Senators Augustine and Hester**

Introduced and read first time: January 23, 2020

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Coverage for Mental Health Benefits and Substance Use**
3 **Disorder Benefits – Treatment Criteria**

4 FOR the purpose of requiring certain carriers, on or before a certain date each year, to
5 submit a report to the Maryland Insurance Commissioner to demonstrate the
6 carrier's compliance with the federal Mental Health Parity and Addiction Equity Act;
7 requiring certain carriers, on or before a certain date each year, to submit a report
8 to the Commissioner on certain data for certain benefits by certain classification;
9 requiring the reports to include certain information and be submitted in a certain
10 manner; requiring the reports to be prepared in coordination with certain entities,
11 contain a certain statement, and be made available to certain persons in a certain
12 manner; requiring the reports to exclude certain identifiable information; requiring
13 the Commissioner to review the reports, notify a carrier of noncompliance with
14 certain federal law, and require the carrier to take certain actions under certain
15 circumstances; requiring the Commissioner to impose certain penalties; requiring
16 that certain funds be deposited by the Commissioner into a certain fund; requiring
17 the Commissioner, on or before a certain date, to develop certain forms and, in
18 consultation with certain persons, adopt certain regulations; establishing the Parity
19 Enforcement and Education Fund as a special, nonlapsing fund; specifying the
20 purposes of the Fund; requiring the Commissioner to administer the Fund; requiring
21 the State Treasurer to hold the Fund and the Comptroller to account for the Fund;
22 specifying the contents of the Fund; specifying the purpose for which the Fund may
23 be used; providing for the investment of money in and expenditures from the Fund;
24 requiring the interest earnings of the Fund to be credited to the Fund; exempting
25 the Fund from a certain provision of law requiring interest earnings on State money
26 to accrue to the General Fund of the State; requiring certain carriers to include a
27 certain statement in a certain notice of an adverse decision or grievance by a carrier;
28 requiring certain carriers to include a certain statement in a certain notice of a
29 coverage decision or an appeal decision by a carrier; defining certain terms; providing
30 for a delayed effective date for certain provisions of this Act; providing for the

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 application of certain provisions of this Act; and generally relating to coverage for
2 mental health benefits and substance use disorder benefits.

3 BY adding to
4 Article – Insurance
5 Section 15–144 and 15–145
6 Annotated Code of Maryland
7 (2017 Replacement Volume and 2019 Supplement)

8 BY repealing and reenacting, without amendments,
9 Article – State Finance and Procurement
10 Section 6–226(a)(2)(i)
11 Annotated Code of Maryland
12 (2015 Replacement Volume and 2019 Supplement)

13 BY repealing and reenacting, with amendments,
14 Article – State Finance and Procurement
15 Section 6–226(a)(2)(ii)121. and 122.
16 Annotated Code of Maryland
17 (2015 Replacement Volume and 2019 Supplement)

18 BY adding to
19 Article – State Finance and Procurement
20 Section 6–226(a)(2)(ii)123.
21 Annotated Code of Maryland
22 (2015 Replacement Volume and 2019 Supplement)

23 BY repealing and reenacting, with amendments,
24 Article – Insurance
25 Section 15–10A–02 and 15–10D–02
26 Annotated Code of Maryland
27 (2017 Replacement Volume and 2019 Supplement)

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

30 **Article – Insurance**

31 **15–144.**

32 **(A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS**
33 **INDICATED.**

34 **(2) “CARRIER” MEANS:**

1 (I) AN INSURER THAT HOLDS A CERTIFICATE OF AUTHORITY IN
2 THE STATE AND PROVIDES HEALTH INSURANCE IN THE STATE;

3 (II) A HEALTH MAINTENANCE ORGANIZATION THAT IS
4 LICENSED TO OPERATE IN THE STATE;

5 (III) A NONPROFIT HEALTH SERVICE PLAN THAT IS LICENSED TO
6 OPERATE IN THE STATE; OR

7 (IV) ANY OTHER PERSON OR ORGANIZATION THAT PROVIDES
8 HEALTH BENEFIT PLANS SUBJECT TO STATE INSURANCE REGULATION.

9 (3) "HEALTH BENEFIT PLAN" MEANS:

10 (I) FOR A LARGE GROUP OR BLANKET PLAN, A HEALTH
11 BENEFIT PLAN AS DEFINED IN § 15-1401 OF THIS TITLE;

12 (II) FOR A SMALL GROUP PLAN, A HEALTH BENEFIT PLAN AS
13 DEFINED IN § 15-1201 OF THIS TITLE;

14 (III) FOR AN INDIVIDUAL PLAN:

15 1. A HEALTH BENEFIT PLAN AS DEFINED IN § 15-1301(L)
16 OF THIS TITLE; OR

17 2. AN INDIVIDUAL HEALTH BENEFIT PLAN AS DEFINED
18 IN § 15-1301(O) OF THIS TITLE;

19 (IV) SHORT-TERM LIMITED DURATION INSURANCE AS DEFINED
20 IN § 15-1301(S) OF THIS TITLE; OR

21 (V) A STUDENT HEALTH PLAN AS DEFINED IN § 15-1318(A) OF
22 THIS TITLE.

23 (4) "MEDICAL/SURGICAL BENEFITS" HAS THE MEANING STATED IN 45
24 C.F.R. § 146.136(A) AND 29 C.F.R. § 2590.712(A).

25 (5) "MENTAL HEALTH BENEFITS" HAS THE MEANING STATED IN 45
26 C.F.R. § 146.136(A) AND 29 C.F.R. § 2590.712(A).

27 (6) "NONQUANTITATIVE TREATMENT LIMITATION" MEANS
28 TREATMENT LIMITATIONS AS DEFINED IN 45 C.F.R. § 146.136(A) AND 29 C.F.R. §
29 2590.712(A).

1 **(7) “PARITY ACT” MEANS THE PAUL WELLSTONE AND PETE**
2 **DOMENICI MENTAL HEALTH PARITY AND ADDICTION EQUITY ACT OF 2008 AND 45**
3 **C.F.R. § 146.136 AND 29 C.F.R. § 2590.712.**

4 **(8) “PARITY ACT CLASSIFICATION” MEANS:**

5 **(I) INPATIENT IN-NETWORK BENEFITS;**

6 **(II) INPATIENT OUT-OF-NETWORK BENEFITS;**

7 **(III) OUTPATIENT IN-NETWORK BENEFITS;**

8 **(IV) OUTPATIENT OUT-OF-NETWORK BENEFITS;**

9 **(V) PRESCRIPTION DRUG BENEFITS; AND**

10 **(VI) EMERGENCY CARE BENEFITS.**

11 **(9) “SUBSTANCE USE DISORDER BENEFITS” HAS THE MEANING**
12 **STATED IN 45 C.F.R. § 146.136(A) AND 29 C.F.R. § 2590.712(A).**

13 **(B) THIS SECTION APPLIES TO A CARRIER THAT DELIVERS OR ISSUES FOR**
14 **DELIVERY A HEALTH BENEFIT PLAN IN THE STATE.**

15 **(C) (1) ON OR BEFORE MARCH 1 EACH YEAR, BEGINNING IN 2021, EACH**
16 **CARRIER SUBJECT TO THIS SECTION SHALL SUBMIT A REPORT TO THE**
17 **COMMISSIONER TO DEMONSTRATE THE CARRIER’S COMPLIANCE WITH THE PARITY**
18 **ACT.**

19 **(2) THE REPORT SUBMITTED UNDER PARAGRAPH (1) OF THIS**
20 **SUBSECTION SHALL:**

21 **(I) LIST ALL MENTAL HEALTH BENEFITS, SUBSTANCE USE**
22 **DISORDER BENEFITS, AND MEDICAL/SURGICAL BENEFITS OFFERED BY THE**
23 **CARRIER AND THE PLACEMENT OF EACH BENEFIT IN THE APPLICABLE PARITY ACT**
24 **CLASSIFICATION OR SUBCLASSIFICATION;**

25 **(II) LIST ALL MENTAL HEALTH BENEFITS AND SUBSTANCE USE**
26 **DISORDER BENEFITS THAT ARE EXCLUDED FROM COVERAGE BY THE CARRIER AND**
27 **A DETAILED EXPLANATION FOR THE EXCLUSION;**

28 **(III) LIST ALL NONQUANTITATIVE TREATMENT LIMITATIONS**

1 THAT APPLY TO MENTAL HEALTH BENEFITS, SUBSTANCE USE DISORDER BENEFITS,
2 AND MEDICAL/SURGICAL BENEFITS OFFERED BY THE CARRIER BY CLASSIFICATION
3 AND IDENTIFY THE DESCRIPTION OF THE NONQUANTITATIVE TREATMENT
4 LIMITATIONS IN THE CARRIER'S PLAN DOCUMENTS;

5 (IV) LIST THE FACTORS CONSIDERED IN THE DESIGN OF EACH
6 NONQUANTITATIVE TREATMENT LIMITATION LISTED UNDER ITEM (III) OF THIS
7 PARAGRAPH, INCLUDING:

8 1. THE TITLE AND QUALIFICATIONS OF THE EMPLOYEE
9 WHO MAKES THE DECISIONS RELATED TO THE ADOPTION AND IMPLEMENTATION OF
10 THE FACTORS;

11 2. A DESCRIPTION OF HOW THE FACTORS WERE USED TO
12 APPLY EACH NONQUANTITATIVE TREATMENT LIMITATION TO MENTAL HEALTH
13 BENEFITS, SUBSTANCE USE DISORDER BENEFITS, AND MEDICAL/SURGICAL
14 BENEFITS;

15 3. AN EXPLANATION ABOUT WHETHER ANY FACTOR WAS
16 GIVEN MORE WEIGHT THAN ANOTHER FACTOR; AND

17 4. IF A FACTOR WAS GIVEN MORE WEIGHT THAN
18 ANOTHER FACTOR, THE REASON FOR THE DIFFERENCE IN WEIGHTING;

19 (V) IDENTIFY THE SOURCES USED TO DEFINE OR ESTABLISH A
20 THRESHOLD FOR APPLYING THE FACTORS LISTED UNDER ITEM (IV) OF THIS
21 PARAGRAPH, INCLUDING:

22 1. AN IDENTIFICATION OF EACH PROCESS, STRATEGY,
23 OR EVIDENTIARY STANDARD USED TO DESIGN THE NONQUANTITATIVE TREATMENT
24 LIMITATION; AND

25 2. AN EXPLANATION OF THE PROCESS AND FACTORS
26 RELIED ON FOR ESTABLISHING ANY VARIATION IN THE APPLICATION OF A
27 GUIDELINE OR STANDARD FOR MENTAL HEALTH BENEFITS, SUBSTANCE USE
28 DISORDER BENEFITS, AND MEDICAL/SURGICAL BENEFITS;

29 (VI) INCLUDE A COMPARATIVE ANALYSIS THAT DEMONSTRATES
30 THAT, AS WRITTEN, THE PROCESSES, STRATEGIES, EVIDENTIARY STANDARDS, AND
31 ANY OTHER FACTORS USED TO DESIGN AND APPLY EACH NONQUANTITATIVE
32 TREATMENT LIMITATION ARE COMPARABLE TO AND APPLIED NO MORE
33 STRINGENTLY TO MENTAL HEALTH BENEFITS AND SUBSTANCE USE DISORDER
34 BENEFITS THAN MEDICAL/SURGICAL BENEFITS, INCLUDING:

1 1. THE ANALYSIS, AUDIT, OR METHOD USED TO ASSESS
2 COMPARABILITY AND NO-MORE-STRINGENT APPLICATION IN THE DESIGN AND
3 APPLICATION OF EACH NONQUANTITATIVE TREATMENT LIMITATION; AND

4 2. THE IDENTIFICATION OF MEASURES THAT WERE USED
5 TO ENSURE COMPARABLE DESIGN AND APPLICATION OF NONQUANTITATIVE
6 TREATMENT LIMITATIONS THAT ARE IMPLEMENTED BY THE CARRIER AND ANY
7 ENTITY DELEGATED TO MANAGE MENTAL HEALTH BENEFITS, SUBSTANCE USE
8 DISORDER BENEFITS, OR MEDICAL/SURGICAL BENEFITS ON BEHALF OF THE
9 CARRIER;

10 (VII) INCLUDE A COMPARATIVE ANALYSIS THAT DEMONSTRATES,
11 FOR THE PLAN IN OPERATION, THAT THE PROCESSES, STRATEGIES, AND
12 EVIDENTIARY STANDARDS USED TO IMPLEMENT EACH NONQUANTITATIVE
13 TREATMENT LIMITATION ARE COMPARABLE TO THE PROCESSES, STRATEGIES, AND
14 EVIDENTIARY STANDARDS USED TO IMPLEMENT EACH NONQUANTITATIVE
15 TREATMENT LIMITATION TO MEDICAL/SURGICAL BENEFITS AND ARE APPLIED NO
16 MORE STRINGENTLY TO MENTAL HEALTH BENEFITS AND SUBSTANCE USE DISORDER
17 BENEFITS THAN TO MEDICAL/SURGICAL BENEFITS, INCLUDING:

18 1. THE ANALYSIS, AUDIT, OR METHOD USED TO ASSESS
19 COMPARABILITY AND NO-MORE-STRINGENT APPLICATION IN THE
20 IMPLEMENTATION OF EACH NONQUANTITATIVE TREATMENT LIMITATION;

21 2. THE IDENTIFICATION OF MEASURES THAT WERE USED
22 TO ENSURE COMPARABLE IMPLEMENTATION OF NONQUANTITATIVE TREATMENT
23 LIMITATIONS BY THE CARRIER AND ANY ENTITY DELEGATED TO MANAGE MENTAL
24 HEALTH BENEFITS, SUBSTANCE USE DISORDER BENEFITS, OR MEDICAL/SURGICAL
25 BENEFITS ON BEHALF OF THE CARRIER; AND

26 3. THE NUMBER OF CLAIMS SUBMITTED IN THE
27 IMMEDIATELY PRECEDING PLAN YEAR FOR MENTAL HEALTH BENEFITS, SUBSTANCE
28 USE DISORDER BENEFITS, AND MEDICAL/SURGICAL BENEFITS BY CLASSIFICATION
29 AND THE NUMBER AND RATE OF CLAIMS DENIED FOR EACH BENEFIT BY
30 CLASSIFICATION; AND

31 (VIII) IDENTIFY THE PROCESS USED TO COMPLY WITH THE
32 PARITY ACT DISCLOSURE REQUIREMENTS FOR MENTAL HEALTH BENEFITS,
33 SUBSTANCE USE DISORDER BENEFITS, AND MEDICAL/SURGICAL BENEFITS,
34 INCLUDING:

35 1. THE CRITERIA FOR A MEDICAL NECESSITY

1 DETERMINATION;

2 2. REASONS FOR A DENIAL OF BENEFITS; AND

3 3. IN CONNECTION WITH A MEMBER'S REQUEST FOR
4 GROUP PLAN INFORMATION AND FOR PURPOSES OF FILING AN INTERNAL
5 COVERAGE OR GRIEVANCE MATTER AND APPEALS, PLAN DOCUMENTS THAT
6 CONTAIN INFORMATION ABOUT PROCESSES, STRATEGIES, EVIDENTIARY
7 STANDARDS, AND ANY OTHER FACTORS USED TO APPLY A NONQUANTITATIVE
8 TREATMENT LIMITATION.

9 (D) ON OR BEFORE MARCH 1 EACH YEAR, BEGINNING IN 2021, EACH
10 CARRIER SUBJECT TO THIS SECTION SHALL SUBMIT A REPORT TO THE
11 COMMISSIONER ON THE CARRIER'S DATA FOR THE IMMEDIATELY PRECEDING
12 CALENDAR YEAR FOR MENTAL HEALTH BENEFITS, SUBSTANCE USE DISORDER
13 BENEFITS, AND MEDICAL/SURGICAL BENEFITS BY PARITY ACT CLASSIFICATION,
14 INCLUDING:

15 (1) THE DELIVERY OF MENTAL HEALTH AND SUBSTANCE USE
16 DISORDER SERVICES, INCLUDING THE TOTAL NUMBER OF MEMBERS WHO RECEIVED
17 SERVICES FOR A COVERED BENEFIT UNDER §§ 15-802 AND 15-840 OF THIS TITLE,
18 REPORTED SEPARATELY FOR A PRIMARY DIAGNOSIS OF MENTAL ILLNESS OR
19 MENTAL DISORDER AND A PRIMARY DIAGNOSIS OF ALCOHOL OR DRUG MISUSE
20 BASED ON THE FOLLOWING LEVELS OF CARE:

21 (I) OUTPATIENT;

22 (II) INTENSIVE OUTPATIENT;

23 (III) OPIOID TREATMENT SERVICES;

24 (IV) PARTIAL HOSPITALIZATION;

25 (V) RESIDENTIAL TREATMENT;

26 (VI) INPATIENT TREATMENT; AND

27 (VII) RESIDENTIAL CRISIS SERVICES;

28 (2) THE TOTAL NUMBER OF MEMBERS RECEIVING SERVICES FOR
29 WHICH DATA IS PROVIDED UNDER ITEM (1) OF THIS SUBSECTION CALCULATED PER
30 1,000 MEMBERS;

1 **(3) UTILIZATION MANAGEMENT REQUIREMENTS AND PLAN**
2 **DECISIONS RELATED TO PRIOR AUTHORIZATION AND CONCURRENT OR CONTINUING**
3 **REVIEW BY PARITY ACT CLASSIFICATION, INCLUDING:**

4 **(I) THE NUMBER AND PERCENTAGE OF COVERED SERVICES**
5 **AND PRESCRIPTION DRUGS SUBJECT TO EACH LEVEL OF REVIEW;**

6 **(II) THE NUMBER AND PERCENTAGE OF REQUESTED SERVICES**
7 **AND PRESCRIPTION DRUGS APPROVED AT EACH LEVEL OF REVIEW;**

8 **(III) THE NUMBER AND PERCENTAGE OF REQUESTED SERVICES**
9 **AND PRESCRIPTION DRUGS DENIED AT EACH LEVEL OF REVIEW;**

10 **(IV) THE NUMBER AND PERCENTAGE OF REQUESTED SERVICES**
11 **DENIED WITH AN APPROVAL FOR A LOWER LEVEL OF CARE OR A DIFFERENT**
12 **PRESCRIPTION DRUG;**

13 **(V) THE NUMBER AND PERCENTAGE OF REQUESTED SERVICES**
14 **DENIED BASED ON NONCOVERED SERVICE, MEDICAL NECESSITY CRITERIA,**
15 **EXPERIMENTAL OR INVESTIGATIVE SERVICE, INCOMPLETE SUBMISSION,**
16 **DUPLICATE SUBMISSION, OR ANY ADDITIONAL REASON; AND**

17 **(VI) FOR CONCURRENT OR CONTINUING REVIEW, THE AVERAGE**
18 **NUMBER OF DAYS AUTHORIZED FOR EACH REVIEW PERIOD AND AVERAGE INTERVAL**
19 **FOR REQUIRING REVIEW, EXPRESSED IN THE NUMBER OF DAYS;**

20 **(4) DENIALS AND APPEALS OF ADVERSE AND COVERAGE DECISIONS**
21 **REPORTED SEPARATELY FOR MENTAL HEALTH BENEFITS, SUBSTANCE USE**
22 **DISORDER BENEFITS, AND MEDICAL/SURGICAL BENEFITS BY PARITY ACT**
23 **CLASSIFICATION, INCLUDING:**

24 **(I) THE NUMBER AND PERCENTAGE OF DENIALS OF A**
25 **REQUESTED SERVICE;**

26 **(II) THE NUMBER AND PERCENTAGE OF DECISIONS FOR WHICH**
27 **A PEER-TO-PEER REVIEW WAS REQUESTED;**

28 **(III) THE NUMBER AND PERCENTAGE OF DECISIONS THAT WERE**
29 **APPEALED AND THE RESULT OF THE APPEALS; AND**

30 **(IV) THE NUMBER AND PERCENTAGE OF DECISIONS THAT WENT**
31 **TO EXTERNAL REVIEW AT THE ADMINISTRATION AND THE RESULT OF THE APPEALS;**

1 **(5) NETWORK UTILIZATION REPORTED SEPARATELY FOR MENTAL**
2 **HEALTH BENEFITS, SUBSTANCE USE DISORDER BENEFITS, AND MEDICAL/SURGICAL**
3 **BENEFITS, INCLUDING THE NUMBER AND PERCENTAGE OF CLAIMS PAID FOR**
4 **IN-NETWORK AND OUT-OF-NETWORK USE OF:**

5 **(I) OUTPATIENT VISITS;**

6 **(II) OUTPATIENT FACILITY SERVICES;**

7 **(III) INPATIENT HOSPITALIZATION; AND**

8 **(IV) NONHOSPITAL RESIDENTIAL FACILITIES; AND**

9 **(6) DETAILS ON CLAIM REIMBURSEMENT, INCLUDING:**

10 **(I) ANNUAL CLAIM EXPENSES CALCULATED AS AN AVERAGE OF**
11 **ALL MEMBER PAYMENTS FOR EACH MEMBER FOR EACH MONTH FOR MENTAL**
12 **HEALTH BENEFITS, SUBSTANCE USE DISORDER BENEFITS, AND MEDICAL/SURGICAL**
13 **BENEFITS;**

14 **(II) THE AVERAGE PAYMENT RATE FOR PSYCHIATRISTS AND**
15 **NONPSYCHIATRIST PHYSICIANS FOR EACH EVALUATION AND MANAGEMENT**
16 **COMMON PROCEDURAL TECHNOLOGY CODE AND THE PERCENTAGE REDUCTIONS**
17 **OR INCREASES IN RELATION TO THE MEDICARE FEE SCHEDULE FOR PSYCHIATRISTS**
18 **AND NONPSYCHIATRIST PHYSICIANS FOR EACH CODE;**

19 **(III) THE NETWORK PROVIDER REIMBURSEMENT RATE**
20 **METHODOLOGY BY PARITY ACT CLASSIFICATION AND THE AUDITS CONDUCTED TO**
21 **ASSESS PARITY ACT COMPLIANCE OF THE RATE METHODOLOGY; AND**

22 **(IV) THE METHODOLOGY FOR DETERMINING THE ALLOWABLE**
23 **AMOUNT FOR OUT-OF-NETWORK MENTAL HEALTH BENEFITS, SUBSTANCE USE**
24 **DISORDER BENEFITS, AND MEDICAL/SURGICAL BENEFITS, INCLUDING ANY**
25 **REDUCTIONS MADE IN ALLOWABLE AMOUNTS FOR SPECIFIED PROVIDERS OR**
26 **SERVICES AND THE AUDITS CONDUCTED TO ASSESS COMPLIANCE WITH**
27 **METHODOLOGIES.**

28 **(E) THE REPORTS REQUIRED UNDER SUBSECTIONS (C) AND (D) OF THIS**
29 **SECTION SHALL:**

30 **(1) BE SUBMITTED ON A STANDARD FORM DEVELOPED BY THE**
31 **COMMISSIONER;**

1 **(2) BE SUBMITTED BY THE CARRIER THAT ISSUES OR DELIVERS THE**
2 **HEALTH BENEFIT PLAN;**

3 **(3) BE PREPARED IN COORDINATION WITH ANY ENTITY THE CARRIER**
4 **CONTRACTS WITH TO PROVIDE MENTAL HEALTH BENEFITS AND SUBSTANCE USE**
5 **DISORDER BENEFITS;**

6 **(4) CONTAIN A STATEMENT, SIGNED BY THE CARRIER'S CHIEF**
7 **EXECUTIVE OFFICER, ATTESTING TO THE ACCURACY OF THE INFORMATION**
8 **CONTAINED IN THE REPORT;**

9 **(5) BE MADE AVAILABLE TO ALL PLAN MEMBERS AND BENEFICIARIES**
10 **ON THE CARRIER'S WEBSITE AND ON REQUEST;**

11 **(6) BE AVAILABLE TO PLAN MEMBERS AND THE PUBLIC ON THE**
12 **CARRIER'S WEBSITE IN A SUMMARY FORM DEVELOPED BY THE COMMISSIONER; AND**

13 **(7) EXCLUDE ANY IDENTIFYING INFORMATION OF ANY PLAN**
14 **MEMBER.**

15 **(F) THE COMMISSIONER SHALL:**

16 **(1) REVIEW EACH REPORT SUBMITTED IN ACCORDANCE WITH**
17 **SUBSECTIONS (C) AND (D) OF THIS SECTION TO ASSESS EACH CARRIER'S**
18 **COMPLIANCE WITH THE PARITY ACT;**

19 **(2) NOTIFY A CARRIER OF ANY NONCOMPLIANCE WITH THE PARITY**
20 **ACT;**

21 **(3) REQUIRE THE CARRIER TO ADDRESS ANY NONCOMPLIANCE WITH**
22 **THE PARITY ACT WITHIN 90 DAYS AFTER THE CARRIER IS NOTIFIED UNDER ITEM (2)**
23 **OF THIS SUBSECTION;**

24 **(4) REQUIRE THE CARRIER TO SEND NOTIFICATION TO MEMBERS AND**
25 **BENEFICIARIES OF THE CARRIER'S NONCOMPLIANCE;**

26 **(5) REQUIRE REIMBURSEMENT TO MEMBERS AND BENEFICIARIES**
27 **FOR COSTS INCURRED AS A RESULT OF ANY NONCOMPLIANCE WITH THE PARITY**
28 **ACT; AND**

29 **(6) AS APPROPRIATE, IMPOSE A PENALTY FOR EACH VIOLATION.**

30 **(G) (1) THE COMMISSIONER SHALL IMPOSE A PENALTY OF:**

1 **(I) AT LEAST \$100 FOR EACH DAY FOR EACH MEMBER AND**
2 **BENEFICIARY TO WHICH THE FAILURE TO COMPLY APPLIES AND FOR THE DURATION**
3 **OF THE NONCOMPLIANCE PERIOD BEGINNING ON THE DATE THE PLAN IS ISSUED;**
4 **AND**

5 **(II) \$5,000 FOR EACH DAY FOR WHICH A CARRIER FAILS TO**
6 **SUBMIT A COMPLETE REPORT REQUIRED UNDER SUBSECTION (C) OR (D) OF THIS**
7 **SECTION.**

8 **(2) THE PENALTIES COLLECTED UNDER PARAGRAPH (1) OF THIS**
9 **SUBSECTION SHALL BE DEPOSITED BY THE COMMISSIONER INTO THE PARITY**
10 **ENFORCEMENT AND EDUCATION FUND ESTABLISHED UNDER § 15-145 OF THIS**
11 **SUBTITLE.**

12 **(H) ON OR BEFORE DECEMBER 31, 2020, THE COMMISSIONER SHALL**
13 **CREATE:**

14 **(1) A STANDARD FORM FOR ENTITIES TO SUBMIT THE REPORTS IN**
15 **ACCORDANCE WITH SUBSECTION (E)(1) OF THIS SECTION; AND**

16 **(2) A SUMMARY FORM FOR ENTITIES TO POST WITH THEIR REPORTS**
17 **IN ACCORDANCE WITH SUBSECTION (E)(6) OF THIS SECTION.**

18 **(I) ON OR BEFORE DECEMBER 31, 2020, THE COMMISSIONER SHALL, IN**
19 **CONSULTATION WITH INTERESTED STAKEHOLDERS, ADOPT REGULATIONS TO**
20 **IMPLEMENT THIS SECTION TO ENSURE UNIFORM DEFINITIONS AND METHODOLOGY**
21 **FOR DATA CALCULATIONS REQUIRED IN SUBSECTION (D) OF THIS SECTION AND**
22 **OTHER REPORTING.**

23 **15-145.**

24 **(A) IN THIS SECTION, “FUND” MEANS THE PARITY ENFORCEMENT AND**
25 **EDUCATION FUND.**

26 **(B) THERE IS A PARITY ENFORCEMENT AND EDUCATION FUND.**

27 **(C) THE PURPOSES OF THE FUND ARE TO PROVIDE FUNDING FOR THE**
28 **ADMINISTRATION TO:**

29 **(1) SUPPORT ADMINISTRATIVE ACTIVITIES TO ENFORCE THE PAUL**
30 **WELLSTONE AND PETE DOMENICI MENTAL HEALTH PARITY AND ADDICTION**
31 **EQUITY ACT AND STATE PARITY LAWS; AND**

1 **(2) CONDUCT OUTREACH AND EDUCATION ACTIVITIES TO INFORM**
2 **CONSUMERS OF THEIR RIGHTS UNDER THE FEDERAL MENTAL HEALTH PARITY AND**
3 **ADDICTION EQUITY ACT AND STATE PARITY LAWS.**

4 **(D) THE COMMISSIONER SHALL ADMINISTER THE FUND.**

5 **(E) (1) THE FUND IS A SPECIAL, NONLAPSING FUND THAT IS NOT**
6 **SUBJECT TO § 7-302 OF THE STATE FINANCE AND PROCUREMENT ARTICLE.**

7 **(2) THE STATE TREASURER SHALL HOLD THE FUND SEPARATELY,**
8 **AND THE COMPTROLLER SHALL ACCOUNT FOR THE FUND.**

9 **(F) THE FUND CONSISTS OF:**

10 **(1) MONEY DEPOSITED INTO THE FUND UNDER § 15-144 OF THIS**
11 **SUBTITLE;**

12 **(2) MONEY APPROPRIATED IN THE STATE BUDGET TO THE FUND;**

13 **(3) INTEREST EARNINGS; AND**

14 **(4) ANY OTHER MONEY FROM ANY OTHER SOURCE ACCEPTED FOR**
15 **THE BENEFIT OF THE FUND.**

16 **(G) THE FUND MAY BE USED ONLY FOR:**

17 **(1) ADMINISTRATIVE ACTIVITIES TO ENFORCE THE PAUL**
18 **WELLSTONE AND PETE DOMENICI MENTAL HEALTH PARITY AND ADDICTION**
19 **EQUITY ACT AND STATE PARITY LAWS; AND**

20 **(2) CONDUCTING OUTREACH AND EDUCATION ACTIVITIES RELATED**
21 **TO THE FEDERAL MENTAL HEALTH PARITY AND ADDICTION EQUITY ACT AND**
22 **STATE PARITY LAWS.**

23 **(H) (1) THE STATE TREASURER SHALL INVEST THE MONEY OF THE FUND**
24 **IN THE SAME MANNER AS OTHER STATE MONEY MAY BE INVESTED.**

25 **(2) ANY INTEREST EARNINGS OF THE FUND SHALL BE CREDITED TO**
26 **THE FUND.**

27 **(I) EXPENDITURES FROM THE FUND MAY BE MADE ONLY IN ACCORDANCE**
28 **WITH THE STATE BUDGET.**

1 **(J) THE FUND IS SUBJECT TO AUDIT BY THE OFFICE OF LEGISLATIVE**
 2 **AUDITS AS PROVIDED IN § 2-1220 OF THE STATE GOVERNMENT ARTICLE.**

3 **(K) THE MONEY IN THE FUND SHALL BE USED TO SUPPLEMENT, AND MAY**
 4 **NOT SUPPLANT, MONEY APPROPRIATED FOR THE PURPOSES DESCRIBED IN**
 5 **SUBSECTION (C) OF THIS SECTION.**

6 **Article – State Finance and Procurement**

7 6–226.

8 (a) (2) (i) Notwithstanding any other provision of law, and unless
 9 inconsistent with a federal law, grant agreement, or other federal requirement or with the
 10 terms of a gift or settlement agreement, net interest on all State money allocated by the
 11 State Treasurer under this section to special funds or accounts, and otherwise entitled to
 12 receive interest earnings, as accounted for by the Comptroller, shall accrue to the General
 13 Fund of the State.

14 (ii) The provisions of subparagraph (i) of this paragraph do not
 15 apply to the following funds:

16 121. the Markell Hendricks Youth Crime Prevention and
 17 Diversion Parole Fund; [and]

18 122. the Federal Government Shutdown Employee Assistance
 19 Loan Fund; AND

20 **123. THE PARITY ENFORCEMENT AND EDUCATION FUND.**

21 SECTION 2. AND BE IT FURTHER ENACTED, That the Laws of Maryland read
 22 as follows:

23 **Article – Insurance**

24 15–10A–02.

25 (a) Each carrier shall establish an internal grievance process for its members.

26 (b) (1) An internal grievance process shall meet the same requirements
 27 established under Subtitle 10B of this title.

28 (2) In addition to the requirements of Subtitle 10B of this title, an internal
 29 grievance process established by a carrier under this section shall:

30 (i) include an expedited procedure for use in an emergency case for

1 purposes of rendering a grievance decision within 24 hours of the date a grievance is filed
2 with the carrier;

3 (ii) provide that a carrier render a final decision in writing on a
4 grievance within 30 working days after the date on which the grievance is filed unless:

5 1. the grievance involves an emergency case under item (i) of
6 this paragraph;

7 2. the member, the member's representative, or a health care
8 provider filing a grievance on behalf of a member agrees in writing to an extension for a
9 period of no longer than 30 working days; or

10 3. the grievance involves a retrospective denial under item
11 (iv) of this paragraph;

12 (iii) allow a grievance to be filed on behalf of a member by a health
13 care provider or the member's representative;

14 (iv) provide that a carrier render a final decision in writing on a
15 grievance within 45 working days after the date on which the grievance is filed when the
16 grievance involves a retrospective denial; and

17 (v) for a retrospective denial, allow a member, the member's
18 representative, or a health care provider on behalf of a member to file a grievance for at
19 least 180 days after the member receives an adverse decision.

20 (3) For purposes of using the expedited procedure for an emergency case
21 that a carrier is required to include under paragraph (2)(i) of this subsection, the
22 Commissioner shall define by regulation the standards required for a grievance to be
23 considered an emergency case.

24 (c) Except as provided in subsection (d) of this section, the carrier's internal
25 grievance process shall be exhausted prior to filing a complaint with the Commissioner
26 under this subtitle.

27 (d) (1) (i) A member, the member's representative, or a health care
28 provider filing a complaint on behalf of a member may file a complaint with the
29 Commissioner without first filing a grievance with a carrier and receiving a final decision
30 on the grievance if:

31 1. the carrier waives the requirement that the carrier's
32 internal grievance process be exhausted before filing a complaint with the Commissioner;

33 2. the carrier has failed to comply with any of the
34 requirements of the internal grievance process as described in this section; or

1 3. the member, the member's representative, or the health
2 care provider provides sufficient information and supporting documentation in the
3 complaint that demonstrates a compelling reason to do so.

4 (ii) The Commissioner shall define by regulation the standards that
5 the Commissioner shall use to decide what demonstrates a compelling reason under
6 subparagraph (i) of this paragraph.

7 (2) Subject to subsections (b)(2)(ii) and (h) of this section, a member, a
8 member's representative, or a health care provider may file a complaint with the
9 Commissioner if the member, the member's representative, or the health care provider does
10 not receive a grievance decision from the carrier on or before the 30th working day on which
11 the grievance is filed.

12 (3) Whenever the Commissioner receives a complaint under paragraph (1)
13 or (2) of this subsection, the Commissioner shall notify the carrier that is the subject of the
14 complaint within 5 working days after the date the complaint is filed with the
15 Commissioner.

16 (e) Each carrier shall:

17 (1) file for review with the Commissioner and submit to the Health
18 Advocacy Unit a copy of its internal grievance process established under this subtitle; and

19 (2) file any revision to the internal grievance process with the
20 Commissioner and the Health Advocacy Unit at least 30 days before its intended use.

21 (f) For nonemergency cases, when a carrier renders an adverse decision, the
22 carrier shall:

23 (1) document the adverse decision in writing after the carrier has provided
24 oral communication of the decision to the member, the member's representative, or the
25 health care provider acting on behalf of the member; and

26 (2) send, within 5 working days after the adverse decision has been made,
27 a written notice to the member, the member's representative, and a health care provider
28 acting on behalf of the member that:

29 (i) states in detail in clear, understandable language the specific
30 factual bases for the carrier's decision;

31 (ii) references the specific criteria and standards, including
32 interpretive guidelines, on which the decision was based, and may not solely use
33 generalized terms such as "experimental procedure not covered", "cosmetic procedure not
34 covered", "service included under another procedure", or "not medically necessary";

35 (iii) states the name, business address, and business telephone

1 number of:

2 1. the medical director or associate medical director, as
3 appropriate, who made the decision if the carrier is a health maintenance organization; or

4 2. the designated employee or representative of the carrier
5 who has responsibility for the carrier's internal grievance process if the carrier is not a
6 health maintenance organization;

7 (iv) gives written details of the carrier's internal grievance process
8 and procedures under this subtitle; and

9 (v) includes the following information:

10 1. that the member, the member's representative, or a health
11 care provider on behalf of the member has a right to file a complaint with the Commissioner
12 within 4 months after receipt of a carrier's grievance decision;

13 2. that a complaint may be filed without first filing a
14 grievance if the member, the member's representative, or a health care provider filing a
15 grievance on behalf of the member can demonstrate a compelling reason to do so as
16 determined by the Commissioner;

17 3. the Commissioner's address, telephone number, and
18 facsimile number;

19 4. a statement that the Health Advocacy Unit is available to
20 assist the member or the member's representative in both mediating and filing a grievance
21 under the carrier's internal grievance process; [and]

22 5. the address, telephone number, facsimile number, and
23 electronic mail address of the Health Advocacy Unit; AND

24 **6. FOR A COVERAGE DECISION FOR MENTAL HEALTH**
25 **BENEFITS OR SUBSTANCE USE DISORDER BENEFITS, THE FOLLOWING STATEMENT:**
26 **"FEDERAL AND STATE PARITY LAWS GIVE YOU THE RIGHT TO RECEIVE MENTAL**
27 **HEALTH AND SUBSTANCE USE DISORDER BENEFITS AT THE SAME LEVEL AS**
28 **PHYSICAL HEALTH BENEFITS. IF YOU THINK YOUR PLAN IS NOT COVERING MENTAL**
29 **HEALTH OR SUBSTANCE USE DISORDER BENEFITS AT THE SAME LEVEL, YOU MAY**
30 **FILE A COMPLAINT WITH THE MARYLAND INSURANCE ADMINISTRATION AND THE**
31 **HEALTH ADVOCACY UNIT."**

32 (g) If within 5 working days after a member, the member's representative, or a
33 health care provider, who has filed a grievance on behalf of a member, files a grievance
34 with the carrier, and if the carrier does not have sufficient information to complete its
35 internal grievance process, the carrier shall:

1 (1) notify the member, the member's representative, or the health care
2 provider that it cannot proceed with reviewing the grievance unless additional information
3 is provided; and

4 (2) assist the member, the member's representative, or the health care
5 provider in gathering the necessary information without further delay.

6 (h) A carrier may extend the 30-day or 45-day period required for making a final
7 grievance decision under subsection (b)(2)(ii) of this section with the written consent of the
8 member, the member's representative, or the health care provider who filed the grievance
9 on behalf of the member.

10 (i) (1) For nonemergency cases, when a carrier renders a grievance decision,
11 the carrier shall:

12 (i) document the grievance decision in writing after the carrier has
13 provided oral communication of the decision to the member, the member's representative,
14 or the health care provider acting on behalf of the member; and

15 (ii) send, within 5 working days after the grievance decision has been
16 made, a written notice to the member, the member's representative, and a health care
17 provider acting on behalf of the member that:

18 1. states in detail in clear, understandable language the
19 specific factual bases for the carrier's decision;

20 2. references the specific criteria and standards, including
21 interpretive guidelines, on which the grievance decision was based;

22 3. states the name, business address, and business telephone
23 number of:

24 A. the medical director or associate medical director, as
25 appropriate, who made the grievance decision if the carrier is a health maintenance
26 organization; or

27 B. the designated employee or representative of the carrier
28 who has responsibility for the carrier's internal grievance process if the carrier is not a
29 health maintenance organization; and

30 4. includes the following information:

31 A. that the member or the member's representative has a
32 right to file a complaint with the Commissioner within 4 months after receipt of a carrier's
33 grievance decision;

1 B. the Commissioner's address, telephone number, and
2 facsimile number;

3 C. a statement that the Health Advocacy Unit is available to
4 assist the member or the member's representative in filing a complaint with the
5 Commissioner; [and]

6 D. the address, telephone number, facsimile number, and
7 electronic mail address of the Health Advocacy Unit; AND

8 E. FOR A GRIEVANCE DECISION FOR MENTAL HEALTH
9 BENEFITS OR SUBSTANCE USE DISORDER BENEFITS, THE FOLLOWING STATEMENT:
10 "FEDERAL AND STATE PARITY LAWS GIVE YOU THE RIGHT TO RECEIVE MENTAL
11 HEALTH AND SUBSTANCE USE DISORDER BENEFITS AT THE SAME LEVEL AS
12 PHYSICAL HEALTH BENEFITS. IF YOU THINK YOUR PLAN IS NOT COVERING MENTAL
13 HEALTH OR SUBSTANCE USE DISORDER BENEFITS AT THE SAME LEVEL, YOU MAY
14 FILE A COMPLAINT WITH THE MARYLAND INSURANCE ADMINISTRATION AND THE
15 HEALTH ADVOCACY UNIT."

16 (2) A carrier may not use solely in a notice sent under paragraph (1) of this
17 subsection generalized terms such as "experimental procedure not covered", "cosmetic
18 procedure not covered", "service included under another procedure", or "not medically
19 necessary" to satisfy the requirements of this subsection.

20 (j) (1) For an emergency case under subsection (b)(2)(i) of this section, within
21 1 day after a decision has been orally communicated to the member, the member's
22 representative, or the health care provider, the carrier shall send notice in writing of any
23 adverse decision or grievance decision to:

24 (i) the member and the member's representative, if any; and

25 (ii) if the grievance was filed on behalf of the member under
26 subsection (b)(2)(iii) of this section, the health care provider.

27 (2) A notice required to be sent under paragraph (1) of this subsection shall
28 include the following:

29 (i) for an adverse decision, the information required under
30 subsection (f) of this section; and

31 (ii) for a grievance decision, the information required under
32 subsection (i) of this section.

33 (k) (1) Each carrier shall include the information required by subsection
34 (f)(2)(iii), (iv), and (v) of this section in the policy, plan, certificate, enrollment materials, or
35 other evidence of coverage that the carrier provides to a member at the time of the member's

1 initial coverage or renewal of coverage.

2 (2) Each carrier shall include as part of the information required by
3 paragraph (1) of this subsection a statement indicating that, when filing a complaint with
4 the Commissioner, the member or the member's representative will be required to
5 authorize the release of any medical records of the member that may be required to be
6 reviewed for the purpose of reaching a decision on the complaint.

7 (l) (1) Nothing in this subtitle prohibits a carrier from delegating its internal
8 grievance process to a private review agent that has a certificate issued under Subtitle 10B
9 of this title and is acting on behalf of the carrier.

10 (2) If a carrier delegates its internal grievance process to a private review
11 agent, the carrier shall be:

12 (i) bound by the grievance decision made by the private review
13 agent acting on behalf of the carrier; and

14 (ii) responsible for a violation of any provision of this subtitle
15 regardless of the delegation made by the carrier under paragraph (1) of this subsection.

16 15-10D-02.

17 (a) (1) Each carrier shall establish an internal appeal process for use by its
18 members, its members' representatives, and health care providers to dispute coverage
19 decisions made by the carrier.

20 (2) The carrier may use the internal grievance process established under
21 Subtitle 10A of this title to comply with the requirement of paragraph (1) of this subsection.

22 (b) A carrier under this section shall render a final decision in writing to a
23 member, a member's representative, and a health care provider acting on behalf of the
24 member within 60 working days after the date on which the appeal is filed.

25 (c) Except as provided in subsection (d) of this section, the carrier's internal
26 appeal process shall be exhausted prior to filing a complaint with the Commissioner under
27 this subtitle.

28 (d) A member, a member's representative, or a health care provider filing a
29 complaint on behalf of a member may file a complaint with the Commissioner without first
30 filing an appeal with a carrier only if the coverage decision involves an urgent medical
31 condition, as defined by regulation adopted by the Commissioner, for which care has not
32 been rendered.

33 (e) (1) Within 30 calendar days after a coverage decision has been made, a
34 carrier shall send a written notice of the coverage decision to the member and the member's
35 representative, if any, and, in the case of a health maintenance organization, the treating

1 health care provider.

2 (2) Notice of the coverage decision required to be sent under paragraph (1)
3 of this subsection shall:

4 (i) state in detail in clear, understandable language, the specific
5 factual bases for the carrier's decision; and

6 (ii) include the following information:

7 1. that the member, the member's representative, or a health
8 care provider acting on behalf of the member has a right to file an appeal with the carrier;

9 2. that the member, the member's representative, or a health
10 care provider acting on behalf of the member may file a complaint with the Commissioner
11 without first filing an appeal, if the coverage decision involves an urgent medical condition
12 for which care has not been rendered;

13 3. the Commissioner's address, telephone number, and
14 facsimile number;

15 4. that the Health Advocacy Unit is available to assist the
16 member or the member's representative in both mediating and filing an appeal under the
17 carrier's internal appeal process; [and]

18 5. the address, telephone number, facsimile number, and
19 electronic mail address of the Health Advocacy Unit; AND

20 **6. FOR A COVERAGE DECISION FOR MENTAL HEALTH**
21 **BENEFITS OR SUBSTANCE USE DISORDER BENEFITS, THE FOLLOWING STATEMENT:**
22 **"FEDERAL AND STATE PARITY LAWS GIVE YOU THE RIGHT TO RECEIVE MENTAL**
23 **HEALTH AND SUBSTANCE USE DISORDER BENEFITS AT THE SAME LEVEL AS**
24 **PHYSICAL HEALTH BENEFITS. IF YOU THINK YOUR PLAN IS NOT COVERING MENTAL**
25 **HEALTH OR SUBSTANCE USE DISORDER BENEFITS AT THE SAME LEVEL, YOU MAY**
26 **FILE A COMPLAINT WITH THE MARYLAND INSURANCE ADMINISTRATION AND THE**
27 **HEALTH ADVOCACY UNIT."**

28 (f) (1) Within 30 calendar days after the appeal decision has been made, each
29 carrier shall send to the member, the member's representative, and the health care
30 provider acting on behalf of the member a written notice of the appeal decision.

31 (2) Notice of the appeal decision required to be sent under paragraph (1) of
32 this subsection shall:

33 (i) state in detail in clear, understandable language the specific
34 factual bases for the carrier's decision; and

1 (ii) include the following information:

2 1. that the member, the member's representative, or a health
3 care provider acting on behalf of the member has a right to file a complaint with the
4 Commissioner within 4 months after receipt of a carrier's appeal decision;

5 2. the Commissioner's address, telephone number, and
6 facsimile number;

7 3. a statement that the Health Advocacy Unit is available to
8 assist the member in filing a complaint with the Commissioner; [and]

9 4. the address, telephone number, facsimile number, and
10 electronic mail address of the Health Advocacy Unit; AND

11 **5. FOR AN APPEAL DECISION FOR MENTAL HEALTH**
12 **BENEFITS OR SUBSTANCE USE DISORDER BENEFITS, THE FOLLOWING STATEMENT:**
13 **“FEDERAL AND STATE PARITY LAWS GIVE YOU THE RIGHT TO RECEIVE MENTAL**
14 **HEALTH AND SUBSTANCE USE DISORDER BENEFITS AT THE SAME LEVEL AS**
15 **PHYSICAL HEALTH BENEFITS. IF YOU THINK YOUR PLAN IS NOT COVERING MENTAL**
16 **HEALTH OR SUBSTANCE USE DISORDER BENEFITS AT THE SAME LEVEL, YOU MAY**
17 **FILE A COMPLAINT WITH THE MARYLAND INSURANCE ADMINISTRATION AND THE**
18 **HEALTH ADVOCACY UNIT.”.**

19 (g) The Commissioner may request the member that filed the complaint or a
20 legally authorized designee of the member to sign a consent form authorizing the release
21 of the member's medical records to the Commissioner or the Commissioner's designee that
22 are needed in order for the Commissioner to make a final decision on the complaint.

23 (h) (1) A carrier shall have the burden of persuasion that its coverage decision
24 or appeal decision, as applicable, is correct:

25 (i) during the review of a complaint by the Commissioner or a
26 designee of the Commissioner; and

27 (ii) in any hearing held in accordance with Title 10, Subtitle 2 of the
28 State Government Article to contest a final decision of the Commissioner made and issued
29 under this subtitle.

30 (2) As part of the review of a complaint, the Commissioner or a designee of
31 the Commissioner may consider all of the facts of the case and any other evidence that the
32 Commissioner or designee of the Commissioner considers appropriate.

33 (i) The Commissioner shall:

1 (1) make and issue in writing a final decision on all complaints filed with
2 the Commissioner under this subtitle that are within the Commissioner's jurisdiction; and

3 (2) provide notice in writing to all parties to a complaint of the opportunity
4 and time period for requesting a hearing to be held in accordance with Title 10, Subtitle 2
5 of the State Government Article to contest a final decision of the Commissioner made and
6 issued under this subtitle.

7 SECTION 3. AND BE IT FURTHER ENACTED, That Section 2 of this Act shall take
8 effect January 1, 2021, and shall apply to all policies, contracts, and health benefit plans
9 issued, delivered, or renewed in the State on or after January 1, 2021.

10 SECTION 4. AND BE IT FURTHER ENACTED, That, except as provided in Section
11 3 of this Act, this Act shall take effect October 1, 2020.