

BY: Finance Committee

AMENDMENTS TO HOUSE BILL NO. 891
(Third Reading File Bill)

AMENDMENT NO. 1

On page 1, in line 5, after "certain" insert "carriers and"; and after line 19 insert:

"BY repealing and reenacting, with amendments,

Article 48A - Insurance Code

Section 490EE(b)

Annotated Code of Maryland

(1994 Replacement Volume and 1995 Supplement)

(As enacted by Chapter 604 and Chapter 605 of the Acts of the
General Assembly of 1995)".

AMENDMENT NO. 2

On page 3, after line 3 insert:

"490EE.

(b) (1) If an employer, association, or other private group arrangement offers dental benefit plan coverage to employees or individuals only through a carrier's provider panel, the carrier with which the employer, association, or other private group arrangement is contracting for the coverage shall offer, or contract with another carrier to offer, a dental point-of-service option to the employer, association, or other private group arrangement as an additional benefit for an employee or individual, at the employee's or individual's option, to accept or reject.

(2) WHEN A CARRIER'S DENTAL PROVIDER PANEL IS THE SOLE DELIVERY SYSTEM OFFERED TO EMPLOYEES BY AN EMPLOYER, THE CARRIER:

(I) SHALL OFFER THE EMPLOYER A DENTAL POINT-OF-SERVICE

(Over)

OPTION FOR THE INDIVIDUAL EMPLOYEE TO ACCEPT OR REJECT;

(II) MAY NOT IMPOSE A MINIMUM PARTICIPATION LEVEL ON THE DENTAL POINT-OF-SERVICE OPTION; AND

(III) AS PART OF THE GROUP ENROLLMENT APPLICATION, SHALL PROVIDE TO EACH EMPLOYER A DISCLOSURE STATEMENT FOR EACH DENTAL POINT-OF-SERVICE OPTION OFFERED THAT CONFORMS TO REGULATIONS, FOR THE POINT-OF-SERVICE OPTION REQUIRED UNDER § 19-710.2 OF THE HEALTH - GENERAL ARTICLE, ADOPTED BY:

1. THE HEALTH CARE ACCESS AND COST COMMISSION FOR THE SMALL GROUP MARKET; AND

2. THE MARYLAND INSURANCE ADMINISTRATION FOR THE NON-SMALL GROUP MARKET.”.

AMENDMENT NO. 3

On page 3, strike lines 20 through 29, inclusive, and substitute:

“(2) WHEN A HEALTH MAINTENANCE ORGANIZATION IS THE SOLE DELIVERY SYSTEM OFFERED TO EMPLOYEES BY AN EMPLOYER, THE HEALTH MAINTENANCE ORGANIZATION:

(I) SHALL OFFER THE EMPLOYER A POINT-OF-SERVICE OPTION FOR THE INDIVIDUAL EMPLOYEE TO ACCEPT OR REJECT;

(II) MAY NOT IMPOSE A MINIMUM PARTICIPATION LEVEL ON THE POINT-OF-SERVICE OPTION; AND

(III) AS PART OF THE GROUP ENROLLMENT APPLICATION, SHALL PROVIDE TO EACH EMPLOYER A DISCLOSURE STATEMENT FOR EACH POINT-OF-SERVICE OPTION OFFERED THAT CONFORMS TO REGULATIONS, FOR THE POINT-OF-SERVICE OPTION REQUIRED UNDER PARAGRAPH (1) OF THIS SUBSECTION, ADOPTED BY:

1. THE HEALTH CARE ACCESS AND COST COMMISSION FOR THE SMALL GROUP MARKET; AND

2. THE MARYLAND INSURANCE ADMINISTRATION FOR THE NON-SMALL GROUP MARKET.”.