

**Department of Fiscal Services**  
Maryland General Assembly

**FISCAL NOTE**  
**Revised**

Senate Bill 584 (Senator Astle)  
Finance

Referred to Economic Matters

**Health Maintenance Organizations and Insurers - Rates and Contracts**

This amended bill requires the Insurance Administration to provide a health insurer or health maintenance organization (HMO) with a statutory or regulatory basis for the disapproval of a form filing. It also specifies that if a form filed by an HMO with the Insurance Administration has been disapproved, the administration must send the HMO notice within 60 days of a filing as to why the filing has been disapproved. It also specifies conditions under which the Insurance Administration must disapprove an HMO form filing.

**Fiscal Summary**

**State Effect:** None. Any increase in the Insurance Administration's workload could be handled with existing resources.

**Local Effect:** None.

**Information Source(s):** Insurance Administration, Department of Budget and Fiscal Planning, Department of Health and Mental Hygiene (Health Care Access and Cost Commission), Department of Fiscal Services

**Fiscal Note History:** First Reader - February 20, 1996  
ncs Revised - Senate Third Reader - March 25, 1996

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