

Department of Fiscal Services
Maryland General Assembly

FISCAL NOTE

Senate Bill 718 (Senator Young)
Rules

**Health Insurers and Health Maintenance Organizations -
Financial Incentives or Penalties - Disclosure**

This bill requires health insurers and health maintenance organizations (HMOs) to disclose information on request to the general public on whether its provider contracts include any financial incentives or penalties that are intended to encourage providers to withhold services or minimize referrals to specialists.

Fiscal Summary

State Effect: None. The bill would not directly affect governmental operations or finances.

Local Effect: None.

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

Fiscal Note History: First Reader - April 8, 1996

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