

Department of Fiscal Services
Maryland General Assembly

FISCAL NOTE
Revised

House Bill 39 (Delegate Krysiak, et al.)
Economic Matters

Referred to Finance

Insurance - Unfair Trade Practices - Discrimination Based on Domestic Violence

This amended bill prohibits insurers, nonprofit health services plans, and health maintenance organizations from discriminating against victims of domestic violence. The bill provides that life and health insurers may not use information about domestic violence to: (1) refuse to issue, cancel, or terminate a policy; (2) deny a claim; (3) increase rates; or (4) add a surcharge.

The bill may not be interpreted to preclude an insurer from using mental or physical medical conditions, regardless of cause, in determining the eligibility, rate, or underwriting classification of the applicant or insured.

Fiscal Summary

State Effect: None. Enforcement of the bill can be handled with the department’s existing budgeted resources.

Local Effect: None.

Information Source(s): Maryland Insurance Administration

Fiscal Note History: First Reader - January 22, 1996
ncs Revised - House Third Reader - March 18, 1996

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