

---

**By: Senator Roesser**

Introduced and read first time: January 31, 1997

Assigned to: Finance

---

## A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Provider Panels - Requirements for Providers to Serve on Panels**

3 FOR the purpose of prohibiting a carrier that offers health insurance through one or  
4 more health service delivery systems and contracts with providers to offer health  
5 care services through one or more provider panels from requiring a provider, as a  
6 condition of participation or continuation on a provider panel, to serve on another  
7 provider panel under certain circumstances; defining a certain term; and generally  
8 relating to requirements to serve on provider panels in health insurance.

9 BY repealing and reenacting, without amendments,

10 Article - Insurance

11 Section 15-112(a)

12 Annotated Code of Maryland

13 (1995 Volume and 1996 Supplement)

14 (As enacted by Chapter \_\_\_\_\_ (H.B. 11) of the Acts of the General Assembly of 1997)

15 BY adding to

16 Article - Insurance

17 Section 15-112(l)

18 Annotated Code of Maryland

19 (1995 Volume and 1996 Supplement)

20 (As enacted by Chapter \_\_\_\_\_ (H.B. 11) of the Acts of the General Assembly of 1997)

21 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF

22 MARYLAND, That the Laws of Maryland read as follows:

23 **Article - Insurance**

24 15-112.

25 (a) (1) In this section the following words have the meanings indicated.

26 (2) (i) "Carrier" means:

27 1. an insurer;

28 2. a nonprofit health service plan;

2

- 1 3. a health maintenance organization;
- 2 4. a dental plan organization; or
- 3 5. any other person that provides health benefit plans subject to
- 4 regulation by the State.

5 (ii) "Carrier" includes an entity that arranges a provider panel for a  
6 carrier.

7 (3) "Enrollee" means a person entitled to health care benefits from a  
8 carrier.

9 (4) "Provider" means a health care practitioner or group of health care  
10 practitioners licensed, certified, or otherwise authorized by law to provide health care  
11 services.

12 (5) (i) "Provider panel" means the providers that contract with a carrier  
13 to provide health care services to the carrier's enrollees under the carrier's health benefit  
14 plan.

15 (ii) "Provider panel" does not include an arrangement in which any  
16 provider may participate solely by contracting with the carrier to provide health care  
17 services at a discounted fee-for-service rate.

18 (L) (1) IN THIS SUBSECTION, "HEALTH SERVICE DELIVERY SYSTEM"  
19 INCLUDES:

- 20 (I) A NONPROFIT HEALTH SERVICE PLAN;
- 21 (II) A HEALTH MAINTENANCE ORGANIZATION;
- 22 (III) A PREFERRED PROVIDER ORGANIZATION;
- 23 (IV) A FEE-FOR-SERVICE HEALTH INSURANCE PLAN; OR
- 24 (V) ANY OTHER PERSON THAT PROVIDES HEALTH BENEFIT PLANS
- 25 SUBJECT TO REGULATION BY THE STATE.

26 (2) A CARRIER THAT OFFERS HEALTH INSURANCE THROUGH ONE OR  
27 MORE HEALTH SERVICE DELIVERY SYSTEMS AND CONTRACTS WITH PROVIDERS TO  
28 OFFER HEALTH CARE SERVICES THROUGH ONE OR MORE PROVIDER PANELS MAY  
29 NOT REQUIRE A PROVIDER, AS A CONDITION OF PARTICIPATION OR CONTINUATION  
30 ON A PROVIDER PANEL, TO SERVE ALSO ON A PROVIDER PANEL OF ANOTHER  
31 HEALTH SERVICE DELIVERY SYSTEM OF THE CARRIER OR ON A PROVIDER PANEL  
32 OF ANOTHER CARRIER.

33 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
34 October 1, 1997.