

Department of Fiscal Services
Maryland General Assembly

FISCAL NOTE

House Bill 320 (Delegate Menes)
Economic Matters

Insurers - Medical Information - Disclosure

This bill applies to insurers that (1) require an applicant to obtain a medical examination as a condition for initial or continuing coverage with the insurer; and (2) deny coverage for initial or continuing contracts with the insurer. The insurer must provide the applicant an opportunity to request and provide written consent to allow the results of the medical examination to be disclosed to the applicant or a physician designated by the applicant. The insurer must provide written disclosure to the applicant or the designated physician within 30 days after the initial or continuing coverage was denied.

Fiscal Summary

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

Local Effect: None.

Small Business Effect: None. The bill would not directly affect small businesses.

Information Source(s): Department of Budget and Management, Department of Health and Mental Hygiene (Medical Care Policy Administration), Insurance Administration, Department Fiscal Services

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