

Department of Fiscal Services
Maryland General Assembly

FISCAL NOTE
Revised

House Bill 72 (Delegate Conroy)
Economic Matters

Referred to Finance

Health Insurers and Life Insurers - Disclosure of Medical Information

This amended bill requires that medical files on applicants and claimants compiled by insurers under policies of health or life insurance be made available for inspection by a physician of the applicant's choice. Under current law, the files must be made available on request of the applicant or claimant, or the agent of the applicant or claimant only. The bill also authorizes an insurer to disclose specific medical information contained in an insured's medical records to a physician of the insured's choice. Under current law, the information may be disclosed to the insured or the insured's agent or representative.

The bill also requires a life insurer that denies a life insurance policy to an applicant to disclose the results of any medical examination administered to determine the applicant's insurability to a physician of the applicant's choice if requested by the applicant.

Fiscal Summary

State Effect: None. This 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): Maryland Insurance Administration

Fiscal Note History: First Reader - January 21, 1997

brd Revised - House Third Reader - March 25, 1997

Analysis by: Sarah Dickerson

Reviewed by: John Rixey

Direct Inquiries to:

John Rixey, Coordinating Analyst

(410) 841-3710

(301) 858-3710