

BY: Economic Matters Committee

AMENDMENTS TO SENATE BILL NO. 116

(Third Reading File Bill)

AMENDMENT NO. 1

On page 1, in lines 5 and 6, strike “the same policies or certificates” and substitute “certain Medicare supplement policy plans”; in line 6, strike “the same” and substitute “certain”; and in line 7, after “disability” insert “; and requiring the Maryland Insurance Administration to submit certain reports”.

AMENDMENT NO. 2

On pages 1 and 2, strike beginning with “OR” in line 22 on page 1 through “DISABILITY,” in line 1 on page 2.

On page 2, after line 13, insert:

“(3) (I) IF AN APPLICATION FOR A MEDICARE SUPPLEMENT POLICY OR CERTIFICATE IS SUBMITTED BY AN INDIVIDUAL WHO IS UNDER THE AGE OF 65 YEARS, BUT IS ELIGIBLE FOR MEDICARE DUE TO A DISABILITY, A CARRIER SHALL MAKE AVAILABLE TO THE APPLICANT BOTH A MEDICARE SUPPLEMENT POLICY PLAN C AND A MEDICARE SUPPLEMENT POLICY PLAN I.

(II) FOR A MEDICARE SUPPLEMENT POLICY PLAN C OR A MEDICARE SUPPLEMENT POLICY PLAN I REQUIRED TO BE MADE AVAILABLE UNDER SUBPARAGRAPH (I) OF THIS PARAGRAPH, A CARRIER:

1. MAY NOT DENY OR CONDITION THE ISSUANCE OR EFFECTIVENESS OF A MEDICARE SUPPLEMENT POLICY PLAN C OR A MEDICARE SUPPLEMENT POLICY PLAN I BECAUSE OF THE HEALTH STATUS, CLAIMS EXPERIENCE, RECEIPT OF HEALTH CARE, OR MEDICAL CONDITION OF THE APPLICANT; OR

(Over)

2. MAY NOT DENY, REDUCE, OR CONDITION COVERAGE TO THE APPLICANT FOR A MEDICARE SUPPLEMENT POLICY PLAN C OR A MEDICARE SUPPLEMENT POLICY PLAN I BECAUSE OF THE HEALTH STATUS, CLAIMS EXPERIENCE, OR MEDICAL CONDITION OF THE APPLICANT OR THE USE OF MEDICAL CARE BY THE APPLICANT.

(4) A CARRIER MAY ELECT TO OFFER MEDICARE SUPPLEMENT POLICY PLANS TO INDIVIDUALS WHO ARE UNDER THE AGE OF 65 YEARS, BUT ELIGIBLE FOR MEDICARE DUE TO A DISABILITY, IN ADDITION TO THE MEDICARE SUPPLEMENT POLICY PLAN C AND THE MEDICARE SUPPLEMENT POLICY PLAN I THAT ARE REQUIRED TO BE OFFERED UNDER PARAGRAPH (3)(I) OF THIS SUBSECTION.

(5) NOTHING IN PARAGRAPH (3) OF THIS SUBSECTION MAY BE CONSTRUED TO REQUIRE A CARRIER TO OFFER A MEDICARE SUPPLEMENT POLICY PLAN TO INDIVIDUALS WHO ARE UNDER THE AGE OF 65 YEARS, BUT ARE ELIGIBLE FOR MEDICARE DUE TO A DISABILITY, IF THE PLAN IS NOT OFFERED TO INDIVIDUALS WHO ARE ELIGIBLE FOR MEDICARE DUE TO AGE.”.

AMENDMENT NO. 3

On page 3, after line 16, insert:

“SECTION 2. AND BE IT FURTHER ENACTED, That the Maryland Insurance Administration shall submit a preliminary report on or before December 1, 1999 and a final report on or before December 1, 2000 to the Governor and, subject to § 2-1246 of the State Government Article, the General Assembly, on the number of individuals under the age of 65, but eligible for Medicare due to a disability, who have enrolled in either a Medicare supplement policy plan C or a Medicare supplement policy plan I since the implementation of this Act.”;

and in line 17, strike “2.” and substitute “3.”.