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By: **Delegate Barve**  
Introduced and read first time: February 11, 2000  
Assigned to: Economic Matters

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A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Notice of Health Care Providers on Carrier's Provider**  
3 **Panel**

4 FOR the purpose of altering the procedures by which a carrier may satisfy the  
5 requirement to make available to enrollees and prospective enrollees a list of  
6 health care providers on the carrier's provider panel; altering the timing of when  
7 the list of providers on the carrier's provider panel must be provided; altering  
8 certain information on providers that carriers must provide; and generally  
9 relating to notifying enrollees and prospective enrollees of health care providers  
10 on carriers' provider panels under health insurance.

11 BY repealing and reenacting, without amendments,  
12 Article - Insurance  
13 Section 15-112(a)  
14 Annotated Code of Maryland  
15 (1997 Volume and 1999 Supplement)

16 BY repealing and reenacting, with amendments,  
17 Article - Insurance  
18 Section 15-112(j)  
19 Annotated Code of Maryland  
20 (1997 Volume and 1999 Supplement)

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;

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

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

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

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

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

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

19 (j) [(1) A carrier shall provide to prospective enrollees before enrollment and  
20 to existing enrollees at least once a year:

21 (i) a list of providers on the carrier's provider panel; and

22 (ii) information on providers that are no longer accepting new  
23 patients.

24 (2) The information provided under paragraph (1) of this subsection  
25 shall be updated at least once a year.]

26 (1) A CARRIER SHALL MAKE AVAILABLE A LIST OF PROVIDERS ON THE  
27 CARRIER'S PROVIDER PANEL TO PROSPECTIVE ENROLLEES AT THE TIME OF  
28 ENROLLMENT AND TO ENROLLEES AT THE TIME OF RENEWAL.

29 (2) A CARRIER MAY SATISFY THE REQUIREMENTS OF PARAGRAPH (1) OF  
30 THIS SUBSECTION BY:

31 (I) NOTIFYING ENROLLEES AND PROSPECTIVE ENROLLEES ABOUT  
32 HOW TO OBTAIN A LIST OF PROVIDERS ON THE CARRIER'S PROVIDER PANEL ON THE  
33 INTERNET;

1 (II) NOTIFYING ENROLLEES AND PROSPECTIVE ENROLLEES ABOUT  
2 HOW TO ORDER A PRINTED COPY OF THE LIST OF PROVIDERS ON THE CARRIER'S  
3 PROVIDER PANEL; OR

4 (III) PROVIDING A PRINTED COPY OF THE LIST OF PROVIDERS ON  
5 THE CARRIER'S PROVIDER PANEL AT THE TIME OF THE ENROLLEE'S INITIAL  
6 ENROLLMENT WITH THE CARRIER.

7 (3) A policy, certificate, or other evidence of coverage shall:

8 (i) indicate clearly the office in the Administration that is  
9 responsible for receiving and responding to complaints from enrollees about carriers;  
10 and

11 (ii) include the telephone number of the office and the procedure for  
12 filing a complaint.

13 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
14 October 1, 2000.