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

Committee Report: Favorable with amendments
House action: Adopted
Read second time: March 25, 2000

CHAPTER _____

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~~ requiring a carrier may satisfy
5 ~~the requirement~~ to make certain information about health care providers
6 available to enrollees and prospective enrollees ~~a list of health care providers on~~
7 ~~the carrier's provider panel~~ in a certain manner; altering the timing of when ~~the~~
8 ~~list of providers on the carrier's provider panel~~ must be provided certain
9 information must be made available and must be updated; altering a certain
10 definition; altering ~~certain information on providers that carriers must provide~~;
11 and generally relating to notifying a carrier providing information to enrollees
12 and prospective enrollees regarding the carrier's provider panel ~~of health care~~
13 ~~providers on carriers' provider panels under health insurance.~~

14 ~~BY repealing and reenacting, without amendments,~~
15 ~~Article - Insurance~~
16 ~~Section 15-112(a)~~
17 ~~Annotated Code of Maryland~~
18 ~~(1997 Volume and 1999 Supplement)~~

19 BY repealing and reenacting, with amendments,
20 Article - Insurance
21 Section ~~15-112(j)~~ 15-112(a) and (j)
22 Annotated Code of Maryland
23 (1997 Volume and 1999 Supplement)

1 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
2 MARYLAND, That the Laws of Maryland read as follows:

3 **Article - Insurance**

4 15-112.

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

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

- 7 1. an insurer;
- 8 2. a nonprofit health service plan;
- 9 3. a health maintenance organization;
- 10 4. a dental plan organization; or
- 11 5. any other person that provides health benefit plans
12 subject to regulation by the State.

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

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

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

20 (5) (i) "Provider panel" means the providers that contract EITHER
21 DIRECTLY OR THROUGH A SUBCONTRACTING ENTITY with a carrier to provide health
22 care services to the carrier's enrollees under the carrier's health benefit plan.

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

26 (j) (1) A carrier shall provide to ~~prospective enrollees before enrollment and~~
27 ~~to existing enrollees at least once a year~~ AN ENROLLEE AT THE TIME OF INITIAL
28 ENROLLMENT:

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

30 (ii) PRINTED information on providers that are no longer accepting
31 new patients.

1 (2) A CARRIER SHALL MAKE AVAILABLE TO PROSPECTIVE ENROLLEES
 2 AND NOTIFY EACH EXISTING ENROLLEE AT THE TIME OF RENEWAL ABOUT HOW TO
 3 OBTAIN THE FOLLOWING INFORMATION ON THE INTERNET AND IN PRINTED FORM:

4 (I) A LIST OF PROVIDERS ON THE CARRIER'S PROVIDER PANEL;
 5 AND

6 (II) INFORMATION ON PROVIDERS THAT ARE NO LONGER
 7 ACCEPTING NEW PATIENTS.

8 (2) (3) (I) ~~The information~~ INFORMATION provided IN PRINTED
 9 FORM under ~~paragraph (4)~~ PARAGRAPHS (1) AND (2) of this subsection shall be
 10 updated at least once a year.}

11 (II) INFORMATION PROVIDED ON THE INTERNET UNDER
 12 PARAGRAPH (2) OF THIS SUBSECTION SHALL BE UPDATED AT LEAST ONCE EVERY 15
 13 DAYS.

14 (1) ~~A CARRIER SHALL MAKE AVAILABLE A LIST OF PROVIDERS ON THE~~
 15 ~~CARRIER'S PROVIDER PANEL TO PROSPECTIVE ENROLLEES AT THE TIME OF~~
 16 ~~ENROLLMENT AND TO ENROLLEES AT THE TIME OF RENEWAL.~~

17 (2) ~~A CARRIER MAY SATISFY THE REQUIREMENTS OF PARAGRAPH (1) OF~~
 18 ~~THIS SUBSECTION BY:~~

19 (I) ~~NOTIFYING ENROLLEES AND PROSPECTIVE ENROLLEES ABOUT~~
 20 ~~HOW TO OBTAIN A LIST OF PROVIDERS ON THE CARRIER'S PROVIDER PANEL ON THE~~
 21 ~~INTERNET;~~

22 (II) ~~NOTIFYING ENROLLEES AND PROSPECTIVE ENROLLEES ABOUT~~
 23 ~~HOW TO ORDER A PRINTED COPY OF THE LIST OF PROVIDERS ON THE CARRIER'S~~
 24 ~~PROVIDER PANEL; OR~~

25 (III) ~~PROVIDING A PRINTED COPY OF THE LIST OF PROVIDERS ON~~
 26 ~~THE CARRIER'S PROVIDER PANEL AT THE TIME OF THE ENROLLEE'S INITIAL~~
 27 ~~ENROLLMENT WITH THE CARRIER.~~

28 (3) (4) A policy, certificate, or other evidence of coverage shall:

29 (i) indicate clearly the office in the Administration that is
 30 responsible for receiving and responding to complaints from enrollees about carriers;
 31 and

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

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

