

SENATE BILL 455

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2000 Regular Session
0lr2318
CF 0lr2018

By: **Senators Teitelbaum, Exum, DeGrange, Hooper, and Hafer**
Introduced and read first time: February 4, 2000
Assigned to: Finance

Committee Report: Favorable with amendments
Senate action: Adopted
Read second time: March 7, 2000

CHAPTER _____

1 AN ACT concerning

2 **Health Insurance - Notice of Potential Health Care Providers ~~on Carrier's~~**
3 **Provider 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 certain~~
10 ~~information on providers that carriers must provide~~ altering a certain
11 definition; and generally relating to a carrier notifying enrollees and prospective
12 enrollees of potential health care providers ~~on carriers' provider panels under~~
13 ~~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)
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 with a~~
21 ~~carrier to~~ provide health care services to the carrier's enrollees under the carrier's
22 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)~~ (I) A carrier shall ~~provide~~ MAKE AVAILABLE to prospective
27 enrollees before enrollment and to ~~existing~~ enrollees at ~~least once a year~~ THE TIME OF
28 INITIAL ENROLLMENT AND EACH RENEWAL:

29 ~~(i)~~ 1. a list of providers on the carrier's provider panel,
30 INCLUDING A LIST OF PROVIDERS OF ANY ENTITY USED TO PROVIDE SPECIALTY
31 CARE; and

32 ~~(ii)~~ 2. information on providers that are no longer accepting new
33 patients.

1 (2) (II) 1. EXCEPT AS PROVIDED IN SUB-SUBPARAGRAPH 2 OF THIS
 2 SUBPARAGRAPH, THE AT A MINIMUM, THE information REQUIRED TO BE provided
 3 MADE AVAILABLE under THIS paragraph ~~(1) of this subsection~~ shall be updated at
 4 ~~least once a year~~ EVERY 15 DAYS.

5 2. A CARRIER SHALL UPDATE THE INFORMATION PROVIDED
 6 UNDER PARAGRAPH (2)(II) OF THIS SUBSECTION AT LEAST ANNUALLY.}

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

10 (2) A CARRIER ~~MAY~~ SHALL SATISFY THE REQUIREMENTS OF
 11 PARAGRAPH (1)(I) OF THIS SUBSECTION BY:

12 (I) NOTIFYING ENROLLEES AND PROSPECTIVE ENROLLEES ABOUT
 13 HOW TO OBTAIN ~~A LIST OF PROVIDERS ON THE CARRIER'S PROVIDER PANEL~~ THE
 14 REQUIRED INFORMATION:

15 1. ON THE INTERNET; AND

16 2. BY ORDERING A PRINTED COPY; AND

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

20 ~~(III) (II) PROVIDING A PRINTED COPY OF THE LIST OF PROVIDERS~~
 21 ~~ON THE CARRIER'S PROVIDER PANEL~~ REQUIRED INFORMATION BY:

22 1. MAKING A PRINTED COPY AVAILABLE FOR PROSPECTIVE
 23 ENROLLEES BEFORE ENROLLMENT; AND

24 2. ISSUING A PRINTED COPY TO EACH ENROLLEE AT THE
 25 TIME OF THE ENROLLEE'S INITIAL ENROLLMENT WITH THE CARRIER.

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

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

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

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

