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16

2000 Regular Session (0lr1277)

## ENROLLED BILL

-- Finance/Economic Matters --

Introduced by Senators Exum, Conway, DeGrange, Dorman, Hooper, Mitchell, and Teitelbaum

|                | Read and Examined by Proofreaders:                                                                                                                                                                                                               |              |
|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
|                |                                                                                                                                                                                                                                                  | Proofreader. |
|                | with the Great Seal and presented to the Governor, for his approval this day of at o'clock,M.                                                                                                                                                    | Proofreader. |
|                |                                                                                                                                                                                                                                                  | President.   |
|                | CHAPTER                                                                                                                                                                                                                                          |              |
| 1 AN           | N ACT concerning                                                                                                                                                                                                                                 |              |
| 2              | Health Insurance - Access to Obstetric and Gynecological Services                                                                                                                                                                                |              |
| 4              | OR the purpose of prohibiting <u>requiring</u> certain insurers, nonprofit health service plans, and health maintenance organizations from limiting a woman's <u>to allow a</u>                                                                  |              |
| 5<br>6         | <u>woman to have</u> direct access to certain obstetric and gynecological services from a certified nurse midwife <u>or certain other providers</u> or certain other providers;                                                                  |              |
| 7<br>8         | requiring certain insurers, nonprofit health service plans, and health maintenance organizations to allow a woman to choose a certified nurse midwife                                                                                            |              |
| 9<br>10        | under certain circumstances; requiring certain insurers, nonprofit health service plans, and health maintenance organizations to offer a woman a choice                                                                                          |              |
| 11<br>12       | of an obstetric and gynecological provider within the health benefit plan;<br>prohibiting certain insurers, nonprofit health service plans, and health                                                                                           |              |
| 13<br>14<br>15 | maintenance organizations from requiring that a woman receive obstetric and  gynecological services from a specific category of provider; requiring a certified  nurse midwife and certain other health care providers to consult with a certain |              |

obstetrician/gynecologist in accordance with a certain agreement regarding the

| 1<br>2<br>3           | <u>delivery of certain health care; providing for the application of this Act;</u> and generally relating to access to obstetric and gynecological services under health insurance.                                                                            |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4<br>5<br>6<br>7<br>8 | BY repealing and reenacting, with amendments, Article - Insurance Section 15-816 Annotated Code of Maryland (1997 Volume and 1999 Supplement)                                                                                                                  |
| 10<br>11<br>12<br>13  | · · · · · · · · · · · · · · · · · · ·                                                                                                                                                                                                                          |
| 16                    | Article - Insurance                                                                                                                                                                                                                                            |
| 17                    | 15-816.                                                                                                                                                                                                                                                        |
| 18                    | (a) This section applies to:                                                                                                                                                                                                                                   |
|                       | (1) insurers and nonprofit health service plans that provide hospital, medical, or surgical benefits to individuals or groups on an expense-incurred basis under health insurance policies that are issued or delivered in the State; and                      |
|                       | (2) health maintenance organizations that provide hospital, medical, or surgical benefits to individuals or groups under contracts that are issued or delivered in the State.                                                                                  |
| 25                    | (b) An entity subject to this section:                                                                                                                                                                                                                         |
| 26<br>27              | (1) shall classify an obstetrician/gynecologist as a primary care provider; or                                                                                                                                                                                 |
| 30                    | (2) if the obstetrician/gynecologist chooses not to be a primary care provider, shall allow a woman to receive routine gynecological care from an in-network obstetrician/gynecologist without requiring the woman to visit a primary care provider first, if: |
| 32                    | (i) the care is medically necessary, including care that is routine                                                                                                                                                                                            |
|                       | (ii) after each visit for gynecological care, the obstetrician/gynecologist communicates with the woman's primary care provider about any diagnosis or treatment rendered; and                                                                                 |

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- 1 (iii) the obstetrician/gynecologist confers with the primary care 2 provider before performing any diagnostic procedure that is not routine gynecological 3 care rendered during an annual visit.
- 4 (c) If an entity subject to this section classifies an obstetrician/gynecologist as 5 a primary care provider as provided in subsection (b) of this section, and a woman
- 6 does not choose an obstetrician/gynecologist as the woman's primary care provider,
- 7 the entity shall allow the woman an annual visit to an in-network
- 8 obstetrician/gynecologist for routine gynecological care without requiring the woman
- 9 to visit the woman's primary care provider first, whether or not the primary care
- 10 provider is qualified to and regularly does provide routine gynecological care.
- 11 (D) (1) AN ENTITY SUBJECT TO THIS SECTION MAY NOT LIMIT A WOMAN'S
- 12 DIRECT ACCESS TO PRIMARY AND PREVENTIVE OBSTETRIC AND GYNECOLOGICAL
- 13 SERVICES FROM A CERTIFIED NURSE MIDWIFE OR ANY OTHER PROVIDER
- 14 AUTHORIZED UNDER THE HEALTH OCCUPATIONS ARTICLE TO PROVIDE OBSTETRIC
- 15 AND GYNECOLOGICAL SERVICES.
- 16 (2) AN ENTITY SUBJECT TO THIS SECTION SHALL ALLOW A WOMAN TO
- 17 CHOOSE A CERTIFIED NURSE MIDWIFE PARTICIPATING IN THE HEALTH BENEFIT
- 18 PLAN IF THE CERTIFIED NURSE MIDWIFE DISCUSSES THE SERVICES AND
- 19 TREATMENT PLAN WITH THE WOMAN'S PRIMARY CARE PROVIDER AND INFORMS THE
- 20 WOMAN'S PRIMARY CARE PROVIDER OF ALL HEALTH SERVICES PROVIDED.
- 21 (3) AN ENTITY SUBJECT TO THIS SECTION SHALL OFFER THE WOMAN
- 22 THE CHOICE OF AN OBSTETRIC AND GYNECOLOGICAL PROVIDER WITHIN THE
- 23 HEALTH BENEFIT PLAN AND MAY NOT REQUIRE THE WOMAN TO RECEIVE
- 24 OBSTETRIC AND GYNECOLOGICAL SERVICES FROM A SPECIFIC CATEGORY OF
- 25 PROVIDER.
- 26 (D) (1) AN ENTITY SUBJECT TO THIS SECTION SHALL ALLOW A WOMAN TO
- 27 RECEIVE MEDICALLY NECESSARY, ROUTINE OBSTETRIC AND GYNECOLOGICAL CARE
- 28 FROM AN IN-NETWORK, CERTIFIED NURSE MIDWIFE OR ANY OTHER IN-NETWORK
- 29 <u>PROVIDER AUTHORIZED UNDER THE HEALTH OCCUPATIONS ARTICLE TO PROVIDE</u>
- 30 OBSTETRIC AND GYNECOLOGICAL SERVICES WITHOUT FIRST REQUIRING THE
- 31 WOMAN TO VISIT A PRIMARY CARE PROVIDER.
- 32 (2) A CERTIFIED NURSE MIDWIFE OR OTHER NONPHYSICIAN PROVIDER
- 33 AUTHORIZED UNDER THE HEALTH OCCUPATIONS ARTICLE TO PROVIDE OBSTETRIC
- 34 AND GYNECOLOGICAL SERVICES SHALL CONSULT WITH AN
- 35 OBSTETRICIAN/GYNECOLOGIST WITH WHOM THE CERTIFIED NURSE MIDWIFE OR
- 36 OTHER PROVIDER HAS A COLLABORATIVE AGREEMENT, IN ACCORDANCE WITH THE
- 37 COLLABORATIVE AGREEMENT, REGARDING ANY CARE RENDERED UNDER THIS
- 38 SUBSECTION.

## 1 Article - Health - General 2 19-706. (1) (1) A health maintenance organization shall: 3 4 (i) Classify an obstetrician/gynecologist as a primary care physician; or 6 (ii) If the obstetrician/gynecologist chooses not to be a primary care physician, permit a woman to receive gynecological care from an in-network obstetrician/gynecologist without requiring the woman to first visit a primary care provider, provided that: 10 1. The care is medically necessary, including, but not limited 11 to, care that is routine; 12 2. Following each visit for gynecological care, the 13 obstetrician/gynecologist communicates with the woman's primary care physician 14 concerning any diagnosis or treatment rendered; and 15 The obstetrician/gynecologist confers with the primary 16 care physician before performing any diagnostic procedure that is not routine gynecological care rendered during an annual visit. 18 If a health maintenance organization classifies an 19 obstetrician/gynecologist as a primary care physician as provided under paragraph (1) 20 of this subsection, and a woman does not choose an obstetrician/gynecologist as her 21 primary care provider, the health maintenance organization shall permit the woman 22 to receive an annual visit to an in-network obstetrician/gynecologist for routine gynecological care without requiring the woman to first visit her primary care 24 provider, whether or not the primary care provider is qualified to and regularly 25 provides routine gynecological care. 26 (3)<del>(I)</del> A HEALTH MAINTENANCE ORGANIZATION MAY NOT LIMIT A 27 WOMAN'S DIRECT ACCESS TO PRIMARY AND PREVENTIVE OBSTETRIC AND 28 GYNECOLOGICAL SERVICES FROM A CERTIFIED NURSE MIDWIFE OR ANY OTHER 29 PROVIDER AUTHORIZED UNDER THE HEALTH OCCUPATIONS ARTICLE TO PROVIDE 30 OBSTETRIC AND GYNECOLOGICAL SERVICES. 31 (II)A HEALTH MAINTENANCE ORGANIZATION SHALL ALLOW A 32 WOMAN TO CHOOSE A CERTIFIED NURSE MIDWIFE PARTICIPATING IN THE HEALTH 33 MAINTENANCE ORGANIZATION IF THE CERTIFIED NURSE MIDWIFE DISCUSSES THE 34 SERVICES AND TREATMENT PLAN WITH THE WOMAN'S PRIMARY CARE PROVIDER 35 AND INFORMS THE WOMAN'S PRIMARY CARE PROVIDER OF ALL HEALTH SERVICES 36 PROVIDED. 37 (III)A HEALTH MAINTENANCE ORGANIZATION SHALL OFFER THE 38 WOMAN THE CHOICE OF AN OBSTETRIC AND GYNECOLOGICAL PROVIDER WITHIN 39 THE HEALTH MAINTENANCE ORGANIZATION AND MAY NOT REQUIRE THE WOMAN

- 1 TO RECEIVE OBSTETRIC AND GYNECOLOGICAL SERVICES FROM A SPECIFIC
- 2 CATEGORY OF PROVIDER.
- 3 (3) (I) A HEALTH MAINTENANCE ORGANIZATION SHALL ALLOW A
- 4 <u>WOMAN TO RECEIVE MEDICALLY NECESSARY, ROUTINE OBSTETRIC AND</u>
- 5 GYNECOLOGICAL CARE FROM AN IN-NETWORK, CERTIFIED NURSE MIDWIFE OR ANY
- 6 OTHER IN-NETWORK PROVIDER AUTHORIZED UNDER THE HEALTH OCCUPATIONS
- 7 ARTICLE TO PROVIDE OBSTETRIC AND GYNECOLOGICAL SERVICES WITHOUT FIRST
- 8 REQUIRING THE WOMAN TO VISIT A PRIMARY CARE PROVIDER.
- 9 (II) A CERTIFIED NURSE MIDWIFE OR OTHER NONPHYSICIAN
- 10 PROVIDER AUTHORIZED UNDER THE HEALTH OCCUPATIONS ARTICLE TO PROVIDE
- 11 OBSTETRIC AND GYNECOLOGICAL SERVICES SHALL CONSULT WITH AN
- 12 OBSTETRICIAN/GYNECOLOGIST WITH WHOM THE CERTIFIED NURSE MIDWIFE OR
- 13 OTHER PROVIDER HAS A COLLABORATIVE AGREEMENT, IN ACCORDANCE WITH THE
- 14 COLLABORATIVE AGREEMENT, REGARDING ANY CARE RENDERED UNDER THIS
- 15 PARAGRAPH.
- 16 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply
- 17 applies to all policies, contracts, and health benefit plans issued, delivered, or
- 18 renewed in the State on or after October 1, 2000. Any policy, contract, or health
- 19 benefit plan in effect before October 1, 2000 shall comply with the provisions of this
- 20 Act no later than October 1, 2001.
- 21 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
- 22 October 1, 2000.