

SENATE BILL 132

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2001 Regular Session
11r0108
CF 11r0158

By: **Chairman, Finance Committee (Departmental - Insurance
Administration, Maryland)**

Introduced and read first time: January 17, 2001

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Standard Provisions**

3 FOR the purpose of repealing certain standard provisions allowed in certain
4 individual health insurance contracts; providing for a delayed effective date; and
5 generally relating to certain policy provisions in individual health insurance
6 contracts.

7 BY repealing and reenacting, without amendments,
8 Article - Insurance
9 Section 12-203(g)
10 Annotated Code of Maryland
11 (1997 Volume and 2000 Supplement)

12 BY repealing
13 Article - Insurance
14 Section 15-227 and 15-228
15 Annotated Code of Maryland
16 (1997 Volume and 2000 Supplement)

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

19 **Article - Insurance**

20 12-203.

21 (g) By regulation, the Commissioner shall adopt the language and format for
22 standard provisions required under § 12-102(a) of this title for contracts and policies
23 issued by insurers, nonprofit health service plans, and health maintenance
24 organizations.

25 [15-227.

26 A policy of health insurance may contain the following provision:

1 "Illegal occupation: The insurer shall not be liable for any loss to which a
2 contributing cause was the insured's commission of or attempt to commit a felony or
3 to which a contributing cause was the insured's being engaged in an illegal
4 occupation."]

5 [15-228.

6 A policy of health insurance may contain the following provision:

7 "Intoxicants and narcotics: The insurer shall not be liable for any loss sustained
8 or contracted in consequence of the insured's being intoxicated or under the influence
9 of any narcotic unless administered on the advice of a physician."]

10 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take
11 effect January 1, 2002.