Unofficial Copy C3 2001 Regular Session 1lr1893 CF 1lr1877

By: Senators Roesser, DeGrange, Della, Hafer, Hooper, and Teitelbaum

Introduced and read first time: February 2, 2001 Assigned to: Finance

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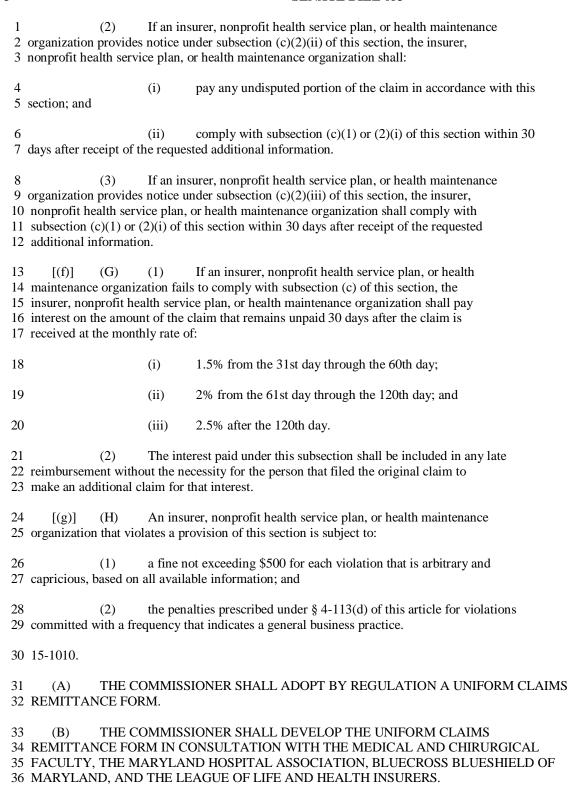
## A BILL ENTITLED

1 AN ACT concern	ning
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- 2 Health Insurance Claims for Reimbursement Uniform Claims Remittance Form
- 4 FOR the purpose of requiring the Maryland Insurance Commissioner to adopt by
- 5 regulation a uniform claims remittance form; requiring the Commissioner to
- 6 develop the uniform claims remittance form in consultation with certain
- 7 persons; requiring the uniform claims remittance form to include the date of
- 8 receipt of a claim by an insurer, nonprofit health service plan, or health
- 9 maintenance organization; requiring insurers, nonprofit health service plans,
- and health maintenance organizations to use the uniform claims remittance
- form to pay claims of certain health care practitioners and health care facilities;
- 12 providing for a delayed effective date; and generally relating to the payment of
- claims by insurers, nonprofit health service plans, and health maintenance
- 14 organizations.
- 15 BY repealing and reenacting, with amendments,
- 16 Article Insurance
- 17 Section 15-1005
- 18 Annotated Code of Maryland
- 19 (1997 Volume and 2000 Supplement)
- 20 BY adding to
- 21 Article Insurance
- 22 Section 15-1010
- 23 Annotated Code of Maryland
- 24 (1997 Volume and 2000 Supplement)
- 25 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
- 26 MARYLAND, That the Laws of Maryland read as follows:

1	Article - Insurance
2	15-1005.
3 4	(a) In this section, "clean claim" means a claim for reimbursement, as defined in regulations adopted by the Commissioner under § 15-1003 of this subtitle.
7	(b) To the extent consistent with the Employee Retirement Income Security Act of 1974 (ERISA), 29 U.S.C. 1001, et seq., this section applies to an insurer, nonprofit health service plan, or health maintenance organization that acts as a third party administrator.
11	(c) Within 30 days after receipt of a claim for reimbursement from a person entitled to reimbursement under § 15-701(a) of this title or from a hospital or related institution, as those terms are defined in § 19-301 of the Health - General Article, an insurer, nonprofit health service plan, or health maintenance organization shall:
13	(1) pay the claim in accordance with this section; or
14	(2) send a notice of receipt and status of the claim that states:
	(i) that the insurer, nonprofit health service plan, or health maintenance organization refuses to reimburse all or part of the claim and the reason for the refusal;
20	(ii) that, in accordance with § 15-1003(d)(1)(ii) of this subtitle, the legitimacy of the claim or the appropriate amount of reimbursement is in dispute and additional information is necessary to determine if all or part of the claim will be reimbursed and what specific additional information is necessary; or
22 23	(iii) that the claim is not clean and the specific additional information necessary for the claim to be considered a clean claim.
26	(D) AN INSURER, NONPROFIT HEALTH SERVICE PLAN, OR HEALTH MAINTENANCE ORGANIZATION SHALL PAY EACH CLAIM FOR REIMBURSEMENT USING THE UNIFORM CLAIMS REMITTANCE FORM ADOPTED BY THE COMMISSIONER UNDER § 15-1010 OF THIS SUBTITLE.
	[(d)] (E) An insurer, nonprofit health service plan, or health maintenance organization shall permit a provider a minimum of 6 months from the date a covered service is rendered to submit a claim for reimbursement for the service.
33 34	[(e)] (F) (1) If an insurer, nonprofit health service plan, or health maintenance organization provides notice under subsection (c)(2)(i) of this section, the insurer, nonprofit health service plan, or health maintenance organization shall pay any undisputed portion of the claim within 30 days of receipt of the claim, in accordance with this section.

## **SENATE BILL 653**



- 1 (C) THE UNIFORM CLAIMS REMITTANCE FORM ADOPTED BY THE
- 2 COMMISSIONER SHALL INCLUDE THE DATE OF RECEIPT OF A CLAIM BY AN INSURER,
- 3 NONPROFIT HEALTH SERVICE PLAN, OR HEALTH MAINTENANCE ORGANIZATION.
- 4 (D) AN INSURER, NONPROFIT HEALTH SERVICE PLAN, AND HEALTH
- 5 MAINTENANCE ORGANIZATION SHALL USE THE UNIFORM CLAIMS REMITTANCE
- 6 FORM TO PAY ALL CLAIMS OF HEALTH CARE PRACTITIONERS AND HEALTH CARE
- 7 FACILITIES FOR SERVICES RENDERED.
- 8 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
- 9 January 1, 2002.