

Department of Legislative Services
Maryland General Assembly
2001 Session

FISCAL NOTE
Revised

House Bill 285 (Delegate Brown)
Economic Matters

Finance

Health Insurance Carriers - Referrals to Specialists

This bill expands the definition of “specialist” within the context of standing referrals to specialists. A specialist includes any individual who is licensed, certified, or otherwise authorized under the Health Occupations Article to provide health care and who is not a primary care physician. A carrier may require an enrollee to see another health care provider before the standing referral is granted.

The bill’s provisions apply to referrals made under policies, contracts, and health benefit plans issued on or after October 1, 2001.

Fiscal Summary

State Effect: To the extent that carriers change their policy contracts and file them with the Maryland Insurance Administration (MIA), MIA special fund revenues could increase from the \$125 rate and form filing fee. No effect on expenditures.

Local Effect: None.

Small Business Effect: Minimal. Small business health care providers such as optometrists, electrologists, or physical therapists may receive more business through standing referrals from primary care providers.

Analysis

Current Law: An insurer, nonprofit health service plan, dental plan organization, or HMO (carrier) that does not currently permit an enrollee direct access to a specialist must

establish and implement a procedure by which a member may receive a standing referral to a specialist. A specialist is defined as a physician who is certified or trained to practice in a specified field of medicine and who is not designated as a primary care provider.

Additional Information

Prior Introductions: None.

Cross File: SB 332 (Senator Dorman) – Finance.

Information Source(s): Maryland Insurance Administration, Department of Budget and Management (Employee Benefits Division), Department of Health and Mental Hygiene (Maryland Health Care Commission, Boards and Commissions, Community Public Health Administration, Medicaid), Department of Legislative Services

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Analysis by: Susan D. John

Direct Inquiries to:
John Rixey, Coordinating Analyst
(410) 946-5510
(301) 970-5510