
By: **Senator Dorman**

Introduced and read first time: January 28, 2002

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance Carriers - Standing Referrals to Specialists**

3 FOR the purpose of adding to the definition of "specialist" certain individuals who are
4 authorized to provide health care in the ordinary course of business or practice
5 of a profession; and generally relating to certain procedures by which certain
6 health insurance carriers that do not allow direct access to specialists allow
7 members to receive standing referrals to specialists.

8 BY repealing and reenacting, with amendments,
9 Article - Insurance
10 Section 15-830
11 Annotated Code of Maryland
12 (1997 Volume and 2001 Supplement)

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

15 **Article - Insurance**

16 15-830.

17 (a) (1) In this section the following words have the meanings indicated.

18 (2) "Carrier" means:

19 (i) an insurer that offers health insurance other than long-term
20 care insurance or disability insurance;

21 (ii) a nonprofit health service plan;

22 (iii) a health maintenance organization;

23 (iv) a dental plan organization; or

1 (v) except for a managed care organization as defined in Title 15,
2 Subtitle 1 of the Health - General Article, any other person that provides health
3 benefit plans subject to State regulation.

4 (3) (i) "Member" means an individual entitled to health care benefits
5 under a policy or plan issued or delivered in the State by a carrier.

6 (ii) "Member" includes a subscriber.

7 (4) "Provider panel" means those providers with which a carrier
8 contracts to provide services to its members.

9 (5) (I) "Specialist" means:

10 1. a physician who is certified or trained to practice in a
11 specified field of medicine and who is not designated as a primary care provider by
12 the carrier; OR

13 2. AN INDIVIDUAL WHO IS LICENSED, CERTIFIED, OR
14 OTHERWISE AUTHORIZED UNDER THE HEALTH OCCUPATIONS ARTICLE TO PROVIDE
15 HEALTH CARE IN THE ORDINARY COURSE OF BUSINESS OR PRACTICE OF A
16 PROFESSION.

17 (II) "SPECIALIST" DOES NOT INCLUDE A PRIMARY CARE PHYSICIAN.

18 (b) (1) Each carrier that does not allow direct access to specialists shall
19 establish and implement a procedure by which a member may receive a standing
20 referral to a specialist in accordance with this subsection.

21 (2) The procedure shall provide for a standing referral to a specialist if:

22 (i) the primary care physician of the member determines, in
23 consultation with the specialist, that the member needs continuing care from the
24 specialist;

25 (ii) the member has a condition or disease that:

26 1. is life threatening, degenerative, chronic, or disabling; and

27 2. requires specialized medical care; and

28 (iii) the specialist:

29 1. has expertise in treating the life-threatening,
30 degenerative, chronic, or disabling disease or condition; and

31 2. is part of the carrier's provider panel.

32 (3) Except as provided in subsection (c) of this section, a standing
33 referral shall be made in accordance with a written treatment plan for a covered
34 service developed by:

1 (i) the primary care physician;

2 (ii) the specialist; and

3 (iii) the member.

4 (4) A treatment plan may:

5 (i) limit the number of visits to the specialist;

6 (ii) limit the period of time in which visits to the specialist are
7 authorized; and

8 (iii) require the specialist to communicate regularly with the
9 primary care physician regarding the treatment and health status of the member.

10 (5) The procedure by which a member may receive a standing referral to
11 a specialist may not include a requirement that a member see a provider in addition
12 to the primary care physician before the standing referral is granted.

13 (c) (1) Notwithstanding any other provision of this section, a member who is
14 pregnant shall receive a standing referral to an obstetrician in accordance with this
15 subsection.

16 (2) After the member who is pregnant receives a standing referral to an
17 obstetrician, the obstetrician is responsible for the primary management of the
18 member's pregnancy, including the issuance of referrals in accordance with the
19 carrier's policies and procedures, through the postpartum period.

20 (3) A written treatment plan may not be required when a standing
21 referral is to an obstetrician under this subsection.

22 (d) (1) Each carrier shall establish and implement a procedure by which a
23 member may request a referral to a specialist who is not part of the carrier's provider
24 panel in accordance with this subsection.

25 (2) The procedure shall provide for a referral to a specialist who is not
26 part of the carrier's provider panel if:

27 (i) the member is diagnosed with a condition or disease that
28 requires specialized medical care;

29 (ii) the carrier does not have in its provider panel a specialist with
30 the professional training and expertise to treat the condition or disease; and

31 (iii) the specialist agrees to accept the same reimbursement as
32 would be provided to a specialist who is part of the carrier's provider panel.

33 (e) A decision by a carrier not to provide access to or coverage of treatment by
34 a specialist in accordance with this section constitutes an adverse decision as defined

1 under Subtitle 10A of this title if the decision is based on a finding that the proposed
2 service is not medically necessary, appropriate, or efficient.

3 (f) Each carrier shall file with the Commissioner a copy of each of the
4 procedures required under this section.

5 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
6 October 1, 2002.