
By: **Senator Teitelbaum**

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Assigned to: Rules

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Committee Report: Favorable

Senate action: Adopted

Read second time: March 17, 2003

CHAPTER _____

1 AN ACT concerning

2 **Health Insurance - Provider Panels - Lists of Providers**

3 FOR the purpose of altering the manner in which health insurance carriers are
4 required to provide to enrollees and prospective enrollees a list of providers on
5 the carrier's provider panel and certain other information about providers; and
6 generally relating to information about providers on provider panels of health
7 insurance carriers.

8 BY repealing and reenacting, without amendments,
9 Article - Insurance
10 Section 15-112(a)
11 Annotated Code of Maryland
12 (2002 Replacement Volume and 2002 Supplement)

13 BY repealing and reenacting, with amendments,
14 Article - Insurance
15 Section 15-112(j)
16 Annotated Code of Maryland
17 (2002 Replacement Volume and 2002 Supplement)

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

1

Article - Insurance

2 15-112.

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

4 (2) (i) "Carrier" means:

5 1. an insurer;

6 2. a nonprofit health service plan;

7 3. a health maintenance organization;

8 4. a dental plan organization; or

9 5. any other person that provides health benefit plans

10 subject to regulation by the State.

11 (ii) "Carrier" includes an entity that arranges a provider panel for a
12 carrier.13 (3) "Enrollee" means a person entitled to health care benefits from a
14 carrier.15 (4) "Provider" means a health care practitioner or group of health care
16 practitioners licensed, certified, or otherwise authorized by law to provide health care
17 services.18 (5) (i) "Provider panel" means the providers that contract either
19 directly or through a subcontracting entity with a carrier to provide health care
20 services to the carrier's enrollees under the carrier's health benefit plan.21 (ii) "Provider panel" does not include an arrangement in which any
22 provider may participate solely by contracting with the carrier to provide health care
23 services at a discounted fee-for-service rate.

24 (j) (1) A carrier shall provide to an enrollee at the time of initial enrollment:

25 (i) a [printed] list of providers on the carrier's provider panel; and

26 (ii) [printed] information on providers that are no longer accepting
27 new patients.28 (2) A carrier shall [make available to prospective enrollees and] notify
29 each PROSPECTIVE ENROLLEE AND EACH existing enrollee at the time of renewal
30 [about] how to obtain the following information on the Internet [and] OR in printed
31 form:

32 (i) a list of providers on the carrier's provider panel; and

1 (ii) information on providers that are no longer accepting new
2 patients.

3 (3) (i) Information provided in printed form under paragraphs (1) and
4 (2) of this subsection shall be updated at least once a year.

5 (ii) Information provided on the Internet under [paragraph (2)]
6 PARAGRAPHS (1) AND (2) of this subsection shall be updated at least once every 15
7 days.

8 (4) A CARRIER MAY MAKE AVAILABLE THE INFORMATION REQUIRED TO
9 BE PROVIDED UNDER PARAGRAPHS (1) AND (2) OF THIS SUBSECTION BY NOTIFYING
10 ENROLLEES HOW THEY MAY:

11 (I) REQUEST A PRINTED COPY OF THE LIST OF PROVIDERS ON THE
12 CARRIER'S PROVIDER PANEL FROM THE CARRIER; AND

13 (II) ACCESS THE LIST OF PROVIDERS BY OTHER MEANS,
14 INCLUDING INTERNET ACCESS.

15 [(4)] (5) A policy, certificate, or other evidence of coverage shall:

16 (i) indicate clearly the office in the Administration that is
17 responsible for receiving and responding to complaints from enrollees about carriers;
18 and

19 (ii) include the telephone number of the office and the procedure for
20 filing a complaint.

21 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
22 October 1, 2003.