
By: **Senator Ruben**
Introduced and read first time: February 6, 2004
Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Maryland Health Insurance Plan - Specialist Services**

3 FOR the purpose of requiring any health benefit plan offered by the Maryland Health
4 Insurance Plan that includes specialty care services to allow a member to use an
5 out-of-network specialist if there is no in-network specialist within a certain
6 distance of the member's residence; prohibiting the health benefit plan from
7 imposing on the member a higher copayment or coinsurance requirement than
8 the copayment or coinsurance requirement imposed for the same service if
9 provided by an in-network specialist; providing for the application of this Act;
10 and generally relating to specialty care services provided under health benefit
11 plans offered by the Maryland Health Insurance Plan.

12 BY adding to
13 Article - Insurance
14 Section 14-505(e)
15 Annotated Code of Maryland
16 (2002 Replacement Volume and 2003 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 14-505.

21 (E) ANY HEALTH BENEFIT PLAN OFFERED BY THE PLAN THAT INCLUDES
22 SPECIALTY CARE SERVICES:

23 (1) SHALL ALLOW A MEMBER TO USE AN OUT-OF-NETWORK SPECIALIST
24 IF THERE IS NO IN-NETWORK SPECIALIST WITHIN 25 MILES OF THE MEMBER'S
25 RESIDENCE; AND

26 (2) MAY NOT IMPOSE ON THE MEMBER A HIGHER COPAYMENT OR
27 COINSURANCE REQUIREMENT THAN THE COPAYMENT OR COINSURANCE

1 REQUIREMENT IMPOSED FOR THE SAME SERVICE IF PROVIDED BY AN IN-NETWORK
2 SPECIALIST.

3 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
4 health benefit plans subject to this Act that are issued, delivered, or renewed in the
5 State on or after October 1, 2004.

6 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
7 October 1, 2004.