

---

By: ~~Delegate Heller~~ Delegates Heller, Barve, Benson, Bromwell, Costa, Donoghue, Elliott, Frank, Hammen, Hubbard, Kach, Kohl, Kullen, Mandel, McDonough, Morhaim, Murray, Nathan-Pulliam, Oaks, Pendergrass, Rudolph, V. Turner, and Weldon

Introduced and read first time: February 10, 2006

Assigned to: Health and Government Operations

---

Committee Report: Favorable with amendments

House action: Adopted

Read second time: March 21, 2006

---

CHAPTER \_\_\_\_\_

1 AN ACT concerning

2 **Health Insurance - Coverage for Part-Time Students With Disabilities**

3 FOR the purpose of providing that certain insurers, nonprofit health service plans,  
 4 and health maintenance organizations that provide health benefits to certain  
 5 full-time students may not exclude health benefits for certain students who are  
 6 enrolled less than full time at an institution of higher education as a result of a  
 7 certain disability under certain circumstances; authorizing certain entities to  
 8 require certain individuals to provide certain verification from a certain  
 9 professional or a certain provider; providing for the application of this Act; and  
 10 generally relating to health insurance coverage for students.

11 BY adding to  
 12 Article - Health - General  
 13 Section 19-706(ggg)  
 14 Annotated Code of Maryland  
 15 (2005 Replacement Volume and 2005 Supplement)

16 BY adding to  
 17 Article - Insurance  
 18 Section 15-417  
 19 Annotated Code of Maryland  
 20 (2002 Replacement Volume and 2005 Supplement)

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

3 **Article - Health - General**

4 19-706.

5 (GGG) THE PROVISIONS OF § 15-417 OF THE INSURANCE ARTICLE APPLY TO  
6 HEALTH MAINTENANCE ORGANIZATIONS.

7 **Article - Insurance**

8 15-417.

9 (A) THIS SECTION APPLIES TO ~~INSURERS, NONPROFIT HEALTH SERVICE~~  
10 ~~PLANS, AND HEALTH MAINTENANCE ORGANIZATIONS THAT ISSUE OR DELIVER~~  
11 ~~INDIVIDUAL, GROUP, OR BLANKET HEALTH INSURANCE POLICIES OR CONTRACTS IN~~  
12 ~~THE STATE;~~

13 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT PROVIDE  
14 HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS ON AN  
15 EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR CONTRACTS  
16 THAT ARE ISSUED OR DELIVERED IN THE STATE; AND

17 (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE HOSPITAL,  
18 MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER CONTRACTS  
19 THAT ARE ISSUED OR DELIVERED IN THE STATE.

20 (B) AN ENTITY SUBJECT TO THIS SECTION THAT PROVIDES HEALTH  
21 BENEFITS TO FULL-TIME STUDENTS OVER THE AGE OF 18 MAY NOT EXCLUDE  
22 HEALTH BENEFITS FOR A STUDENT OVER THE AGE OF 18 WHO:

23 (1) IS ENROLLED LESS THAN FULL TIME AS A RESULT OF A  
24 DOCUMENTED DISABILITY, ~~AS DETERMINED BY A DISABILITY SERVICES~~  
25 ~~PROFESSIONAL EMPLOYED BY THE INSTITUTION OF HIGHER EDUCATION THAT THE~~  
26 ~~STUDENT ATTENDS THAT PREVENTS THE STUDENT FROM MAINTAINING A~~  
27 FULL-TIME COURSE LOAD; AND

28 (2) IS MAINTAINING A COURSE LOAD OF AT LEAST 7 CREDIT HOURS PER  
29 SEMESTER.

30 (C) AN ENTITY SUBJECT TO THIS SECTION MAY REQUIRE THE INSURED,  
31 SUBSCRIBER, OR ENROLLEE TO PROVIDE VERIFICATION OF THE DISABILITY FROM A  
32 DISABILITY SERVICES PROFESSIONAL EMPLOYED BY THE INSTITUTION OF HIGHER  
33 EDUCATION THAT THE STUDENT ATTENDS OR A HEALTH CARE PROVIDER WITH  
34 SPECIAL EXPERTISE IN AND KNOWLEDGE OF THE DISABILITY.

35 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all  
36 policies, contracts, and health benefit plans issued, delivered, or renewed in the State  
37 on or after October 1, 2006.

1 SECTION ~~2~~3. AND BE IT FURTHER ENACTED, That this Act shall take  
2 effect October 1, 2006.