

HOUSE BILL 1374

C3

71r3133

By: **Delegates Tarrant and Kullen**

Introduced and read first time: March 2, 2007

Assigned to: Rules and Executive Nominations

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Health Reimbursement Accounts and Health Savings**
3 **Accounts – Current Deductible and Account Balance Information**

4 FOR the purpose of requiring certain health insurance carriers that offer health
5 reimbursement accounts or health savings accounts to enrollees to establish a
6 certain method to provide current deductible and account information to
7 providers and enrollees who participate in health reimbursement accounts or
8 health savings accounts; requiring carriers to provide current deductible and
9 account information to providers and enrollees in accordance with the
10 requirements of this Act; providing for the application of this Act; defining
11 certain terms; and generally relating to health reimbursement accounts and
12 health savings accounts under health insurance.

13 BY adding to

14 Article – Insurance

15 Section 15–132

16 Annotated Code of Maryland

17 (2006 Replacement Volume and 2006 Supplement)

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

20 **Article – Insurance**

21 **15–132.**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **6. A PROFESSIONAL OFFICE; AND**

2 **7. ANY OTHER ENTITY LICENSED OR AUTHORIZED BY**
3 **LAW TO PROVIDE OR DELIVER PROFESSIONAL HEALTH CARE SERVICES**
4 **THROUGH OR ON BEHALF OF A PROVIDER.**

5 **(B) THIS SECTION APPLIES TO A CARRIER THAT OFFERS HEALTH**
6 **REIMBURSEMENT ACCOUNTS OR HEALTH SAVINGS ACCOUNTS TO ENROLLEES.**

7 **(C) (1) EACH CARRIER SUBJECT TO THIS SECTION SHALL ESTABLISH**
8 **A METHOD TO PROVIDE CURRENT DEDUCTIBLE INFORMATION DIRECTLY TO**
9 **PROVIDERS AND THOSE ENROLLEES WHO PARTICIPATE IN HEALTH**
10 **REIMBURSEMENT ACCOUNTS OR HEALTH SAVINGS ACCOUNTS OFFERED BY THE**
11 **CARRIER.**

12 **(2) THE METHOD THAT THE CARRIER ESTABLISHES SHALL:**

13 **(I) BE AUTOMATED;**

14 **(II) PROVIDE A REAL TIME DEDUCTIBLE AND ACCOUNT**
15 **BALANCE AVAILABLE AT THE TIME A HEALTH CARE SERVICE IS PROVIDED TO AN**
16 **ENROLLEE;**

17 **(III) PROVIDE THE DEDUCTIBLE AND ACCOUNT**
18 **INFORMATION PROMPTLY TO THE PROVIDER OR ENROLLEE; AND**

19 **(IV) ALLOW PROVIDERS TO ACCESS DEDUCTIBLE AND**
20 **ACCOUNT INFORMATION ON A REASONABLE NUMBER OF ENROLLEES AT THE**
21 **SAME TIME.**

22 **(D) ON REQUEST OF A PROVIDER OR ENROLLEE, A CARRIER SUBJECT**
23 **TO THIS SECTION SHALL PROVIDE CURRENT DEDUCTIBLE AND ACCOUNT**
24 **INFORMATION TO THE PROVIDER OR ENROLLEE IN ACCORDANCE WITH THE**
25 **REQUIREMENTS OF THIS SECTION.**

26 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
27 October 1, 2007.