C3 7lr3133

By: Delegates Tarrant and Kullen

Introduced and read first time: March 2, 2007 Assigned to: Rules and Executive Nominations

A BILL ENTITLED

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Health Insurance - Health Reimbursement Accounts and Health Savings 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 certain terms; and generally relating to health reimbursement accounts and 11 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	(A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE
2	MEANINGS INDICATED.
3	(2) "CARRIER" MEANS:
4	(I) AN INSURER;
5	(II) A NONPROFIT HEALTH SERVICE PLAN;
6	(III) A HEALTH MAINTENANCE ORGANIZATION;
7	(IV) A DENTAL PLAN ORGANIZATION;
8	(V) ANY PERSON OR ENTITY ACTING AS A THIRD PARTY
9	ADMINISTRATOR; OR
10	(VI) ANY OTHER PERSON THAT PROVIDES HEALTH BENEFIT
11	PLANS SUBJECT TO REGULATION BY THE STATE.
12	(3) "ENROLLEE" MEANS ANY PERSON OR SUBSCRIBER ENTITLED
13	TO HEALTH CARE BENEFITS FROM A CARRIER.
13	TO HEALTH CHILD BENEFITS I WOM IT CHILDREN.
14	(4) (I) "PROVIDER" MEANS A PERSON OR ENTITY LICENSED,
15	CERTIFIED, OR OTHERWISE AUTHORIZED UNDER THE HEALTH OCCUPATIONS
16	ARTICLE OR THE HEALTH - GENERAL ARTICLE TO PROVIDE HEALTH CARE
17	SERVICES.
18	(II) "PROVIDER" INCLUDES:
19	1. A HEALTH CARE FACILITY;
20	2. A PHARMACY;
21	3. A PROFESSIONAL SERVICES CORPORATION;
22	4. A PARTNERSHIP;
23	5. A LIMITED LIABILITY COMPANY;

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