

SENATE BILL 489

C3
SB 931/06 – FIN

71r1354

By: **Senators Britt, Lenett, Raskin, and Rosapepe**
Introduced and read first time: February 2, 2007
Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Eligibility for the Maryland Health Insurance**
3 **Plan – Disabled Individuals**

4 FOR the purpose of requiring that certain disabled individuals who meet certain
5 requirements be eligible for the Maryland Health Insurance Plan; requiring
6 that certain disabled individuals eligible for the Plan be charged a certain
7 monthly premium equal to or less than a certain amount; authorizing certain
8 disabled individuals eligible for the Plan to be charged certain deductibles and
9 coinsurance equal to or less than a certain amount; requiring that an individual
10 enrolled in the Plan under certain eligibility guidelines be automatically
11 disenrolled from the Plan under certain circumstances; requiring the Maryland
12 Insurance Commissioner, in cooperation with the Board of Directors for the
13 Plan, to adopt certain regulations; and generally relating to health insurance
14 coverage for disabled individuals.

15 BY adding to
16 Article – Insurance
17 Section 14–509
18 Annotated Code of Maryland
19 (2006 Replacement Volume and 2006 Supplement)

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

22 **Article – Insurance**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **14-509.**

2 (A) NOTWITHSTANDING THE PROVISIONS OF THIS SUBTITLE, AN
3 INDIVIDUAL SHALL BE ELIGIBLE FOR THE PLAN IF THE INDIVIDUAL:

4 (1) DOES NOT HAVE ACCESS TO HEALTH INSURANCE COVERAGE;

5 (2) HAS BEEN APPROVED TO RECEIVE FEDERAL SOCIAL
6 SECURITY DISABILITY INCOME BENEFITS;

7 (3) IS AWAITING ELIGIBILITY FOR THE MEDICARE PROGRAM; AND

8 (4) MEETS ANY OTHER APPLICABLE ELIGIBILITY CRITERIA FOR
9 THE PLAN.

10 (B) AN INDIVIDUAL WHO IS ELIGIBLE FOR THE PLAN UNDER
11 SUBSECTION (A) OF THIS SECTION:

12 (1) SHALL BE CHARGED A MONTHLY PREMIUM THAT IS EQUAL TO
13 OR LESS THAN THE MONTHLY PREMIUM FOR MEDICARE PART B AS SET BY THE
14 FEDERAL CENTERS FOR MEDICARE AND MEDICAID SERVICES; AND

15 (2) MAY BE ASSESSED ANNUAL DEDUCTIBLES AND COINSURANCE
16 EQUAL TO BUT NOT EXCEEDING THE DEDUCTIBLES AND COINSURANCE
17 REQUIRED UNDER THE MEDICARE PROGRAM AS SET BY THE FEDERAL CENTERS
18 FOR MEDICARE AND MEDICAID SERVICES.

19 (C) AN INDIVIDUAL ENROLLED IN THE PLAN UNDER THE PROVISIONS
20 OF THIS SECTION SHALL BE AUTOMATICALLY DISENROLLED FROM THE PLAN
21 UPON THE INDIVIDUAL'S ENROLLMENT IN THE MEDICARE PROGRAM.

22 (D) THE COMMISSIONER, IN COOPERATION WITH THE BOARD, SHALL
23 ADOPT REGULATIONS TO IMPLEMENT THIS SECTION.

24 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
25 July 1, 2007.