SB0556/947573/1

BY: Finance Committee

AMENDMENTS TO SENATE BILL 556

(First Reading File Bill)

AMENDMENT NO. 1

On page 1, in line 5, after "insurer" insert ", nonprofit health service plan, and health maintenance organization"; in lines 7 and 8, in each instance, after "insurer" insert ", nonprofit health service plan, or health maintenance organization"; in line 9, after "policyholder;" insert "authorizing the Maryland Insurance Commissioner to make certain determinations by regulation;"; and in line 10, after "insurers" insert ", nonprofit health service plans, and health maintenance organizations".

AMENDMENT NO. 2

On page 2, in line 29, after "PRICE" insert "IF".

On pages 2 and 3, strike beginning with line 30 on page 2 through line 3 on page 3 and substitute:

- "(I) 1. A. THE PRODUCTS OR SERVICES ARE OFFERED OR PROVIDED TO EDUCATE PERSONS REGARDING, OR TO ASSESS, MONITOR, CONTROL, OR PREVENT, RISK OF LOSS TO PERSONS; AND
- B. THE RISK OF LOSS TO PERSONS IS ASSOCIATED WITH RISKS INSURED AGAINST BY THE POLICY OR INSURANCE OR ANNUITY CONTRACT; OR

2. THE PRODUCTS OR SERVICES ARE:

A. SUBSTANTIALLY RELATED TO THE INSURANCE PROVIDED UNDER THE POLICY OR CONTRACT; OR

B. OFFERED OR PROVIDED TO ENHANCE THE HEALTH OF THE INSURED OR BENEFICIARY; AND".

On page 3, in line 4, strike "2." and substitute "(II)"; in line 5, strike "OR POLICY ENHANCEMENTS"; in line 8, after "INSURER" insert ", NONPROFIT HEALTH SERVICE PLAN, OR HEALTH MAINTENANCE ORGANIZATION"; in line 11, after "(3)" insert "(I)"; strike beginning with "IF" in line 11 down through "POLICYHOLDER" in line 14 and substitute "IF THE OFFER OR PROVISION OF SPECIFIC PRODUCTS OR SERVICES UNDER THIS SUBSECTION IS INCLUDED IN ANY POLICY OF INSURANCE, HEALTH MAINTENANCE ORGANIZATION CONTRACT, NONPROFIT HEALTH SERVICE PLAN, OR ANNUITY CONTRACT, THE PRODUCTS OR SERVICES MAY NOT BE DISCONTINUED DURING THE TERM OF THE POLICY OR CONTRACT UNLESS DISCONTINUATION OF THE PRODUCT OR SERVICE IS:

- <u>1. CONSENTED TO IN WRITING BY THE POLICYHOLDER; OR</u>
- 2. THE RESULT OF A UNIFORM MODIFICATION UNDER § 15–1212, § 15–1309, OR § 15–1409 OF THIS ARTICLE.
- (II) THIS PARAGRAPH DOES NOT PROHIBIT A CARRIER FROM TERMINATING A CONTRACT AS OTHERWISE AUTHORIZED UNDER THIS ARTICLE";

in line 15, after "INSURER" insert ", NONPROFIT HEALTH SERVICE PLAN, OR HEALTH MAINTENANCE ORGANIZATION"; in line 16, strike "OR"; in the same line, after "USES" insert ", OR FAILS TO USE"; and after line 17, insert:

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"(5) THE COMMISSIONER MAY DETERMINE BY REGULATION THE TYPES OF PRODUCTS OR SERVICES THAT MEET THE CRITERIA IN PARAGRAPH (1) OF THIS SUBSECTION.".

On page 6, in line 22, after "IF" insert ":

<u>1.</u>";

in line 23, after "POLICY" insert "; AND

2. THE OFFER OR PROVISION OF PRODUCTS OR SERVICES IS AVAILABLE TO ALL POLICYHOLDERS THAT HAVE PURCHASED THE POLICY ASSOCIATED WITH THE OFFER OR PROVISION";

in line 28, strike "OR"; in the same line, after "USES" insert ", OR FAILS TO USE"; and after line 29, insert:

"(4) THE COMMISSIONER MAY DETERMINE BY REGULATION THE TYPES OF PRODUCTS OR SERVICES THAT MEET THE CRITERIA IN PARAGRAPH (1)(IV) OF THIS SUBSECTION.".