AMENDMENT NO. 1

On page 1, in the sponsor line, strike “and K. Young” and substitute “K. Young, Bagnall, Belcastro, Bhandari, Carr, Chisholm, Cullison, Hill, Johnson, Kaiser, Kelly, Kerr, Kipke, Krebs, Landis, R. Lewis, Morgan, Reilly, Rosenberg, Saab, Sample–Hughes, and Szeliga”; in line 2, strike “Policy Plans” and substitute “Policies”; in line 6, strike “plan”; in lines 6 and 11, in each instance, strike “policy plans” and substitute “policies”; in lines 8, 9, and 10, in each instance, strike “plan” and substitute “policy”; after line 11, insert:

“BY repealing and reenacting, with amendments,

Article - Insurance
Section 15-909(b)(2)
Annotated Code of Maryland
(2017 Replacement Volume and 2021 Supplement)”;

and after line 16, insert:

“BY repealing and reenacting, without amendments,

Article - Insurance
Section 15-909(d)
Annotated Code of Maryland
(2017 Replacement Volume and 2021 Supplement)”.

AMENDMENT NO. 2

On page 1, in line 22, strike “PLAN”; and in line 24, strike “POLICY PLANS” and substitute “POLICIES”.

(Over)
On page 2, in lines 12, 16, and 21, in each instance, strike “PLAN”; in line 17, strike “PLAN” and substitute “POLICY”; in lines 24 and 25, strike “POLICY PLANS” and substitute “POLICIES”.

AMENDMENT NO. 3

On page 1, after line 20, insert:

“(b) (2) Notwithstanding [paragraph] PARAGRAPHS (1)(ii) OR (6)(III)2 of this subsection, a carrier may include in a Medicare supplement policy a provision that complies with subsection (d) of this section.”;

in line 21, strike “(b)”; and in the same line, after “(I)” insert “THIS PARAGRAPH APPLIES ONLY ON AND AFTER JULY 1, 2023.

(II)”.

AMENDMENT NO. 4

On page 2, strike in their entirety lines 1 through 11, inclusive, and substitute:

“(III) 1. FOR PURPOSES OF THIS PARAGRAPH, A MEDICARE SUPPLEMENT POLICY HAS EQUAL OR LESSER BENEFITS UNLESS:

A. IT CONTAINS ONE OR MORE SIGNIFICANT BENEFITS NOT INCLUDED IN THE MEDICARE SUPPLEMENT POLICY BEING REPLACED; OR

B. IT CONTAINS THE SAME SIGNIFICANT BENEFITS INCLUDED IN THE MEDICARE SUPPLEMENT POLICY BEING REPLACED BUT IT REDUCES THE COST-SHARING RESPONSIBILITIES OF THE ENROLLEE FOR THE BENEFITS.
2. **THE COMMISSIONER SHALL ADOPT REGULATIONS ESTABLISHING A MATRIX FOR IDENTIFYING WHICH MEDICARE SUPPLEMENT POLICIES HAVE EQUAL OR LESSER BENEFITS.**

and in lines 12, 13, and 24, strike “(III)”, “(I)”, and “(IV)”, respectively, and substitute “(IV)”, “(II)”, and “(V)”, respectively.

**AMENDMENT NO. 5**

On page 2, after line 27, insert:

“(d) (1) Notwithstanding any other provision of law, a Medicare supplement policy or certificate may not exclude or limit benefits for losses incurred more than 6 months after the effective date of coverage because the losses involved a preexisting condition.

(2) A Medicare supplement policy or certificate may not define a preexisting condition more restrictively than a condition for which a physician gave medical advice or recommended or gave treatment within 6 months before the effective date of coverage.”;

and in line 29, strike “October 1, 2022” and substitute “January 1, 2023”.