

# SENATE BILL 180

J5, J4

EMERGENCY BILL  
(PRE-FILED)

2lr0015

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By: **Chair, Finance Committee (By Request – Departmental – Maryland Insurance Administration)**

Requested: October 4, 2021

Introduced and read first time: January 12, 2022

Assigned to: Finance

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Committee Report: Favorable with amendments

Senate action: Adopted

Read second time: February 1, 2022

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## CHAPTER \_\_\_\_\_

1 AN ACT concerning

2 **Insurance – Conformity With Federal Law – The No Surprises Act and Other**  
3 **Provisions of the Consolidated Appropriations Act, 2021**

4 FOR the purpose of providing that certain provisions of federal law regarding protections  
5 from surprise medical bills and transparency apply to certain insurers, nonprofit  
6 health service plans, and health maintenance organizations; authorizing the  
7 Maryland Insurance Commissioner to enforce this Act; and generally relating to  
8 health insurance and conformity with federal law.

9 BY adding to  
10 Article – Insurance  
11 Section 15–146  
12 Annotated Code of Maryland  
13 (2017 Replacement Volume and 2021 Supplement)

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

16 **Article – Insurance**

17 **15–146.**

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1 (A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS  
2 INDICATED.

3 (2) "BLANKET HEALTH INSURANCE" MEANS THE FORM OF HEALTH  
4 INSURANCE DESCRIBED IN § 15-305 OF THIS TITLE.

5 (3) "HEALTH BENEFIT PLAN" MEANS:

6 (I) AN INDIVIDUAL HEALTH BENEFIT PLAN AS DEFINED IN §  
7 15-1301(O) OF THIS TITLE;

8 (II) A HEALTH BENEFIT PLAN AS DEFINED IN § 15-1201 OF THIS  
9 TITLE; OR

10 (III) A HEALTH BENEFIT PLAN AS DEFINED IN § 15-1401 OF THIS  
11 TITLE.

12 (4) "SHORT-TERM LIMITED DURATION INSURANCE" HAS THE  
13 MEANING STATED IN § 15-1301(S) OF THIS TITLE.

14 (B) THE PROVISIONS OF THE FEDERAL NO SURPRISES ACT AND DIVISION  
15 BB, TITLE II, § 201 OF THE FEDERAL CONSOLIDATED APPROPRIATIONS ACT, 2021,  
16 APPLY TO ALL INSURERS, NONPROFIT HEALTH SERVICE PLANS, AND HEALTH  
17 MAINTENANCE ORGANIZATIONS THAT DELIVER OR ISSUE FOR DELIVERY IN THE  
18 STATE POLICIES OR CONTRACTS FOR A HEALTH BENEFIT PLAN OR BLANKET  
19 HEALTH INSURANCE.

20 (C) THE PROVISIONS OF DIVISION BB, TITLE II, §§ 202 AND 203 OF THE  
21 FEDERAL CONSOLIDATED APPROPRIATIONS ACT, 2021, APPLY TO ALL INSURERS,  
22 NONPROFIT HEALTH SERVICE PLANS, AND HEALTH MAINTENANCE ORGANIZATIONS  
23 THAT DELIVER OR ISSUE FOR DELIVERY IN THE STATE POLICIES OR CONTRACTS  
24 FOR A HEALTH BENEFIT PLAN, BLANKET HEALTH INSURANCE, OR SHORT-TERM  
25 LIMITED DURATION INSURANCE.

26 (D) THE COMMISSIONER MAY ENFORCE THIS SECTION UNDER ANY  
27 APPLICABLE PROVISIONS OF THIS ARTICLE.

28 ~~SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect June~~  
29 ~~1, 2022.~~

30 SECTION 2. AND BE IT FURTHER ENACTED, That this Act is an emergency  
31 measure, is necessary for the immediate preservation of the public health or safety, has  
32 been passed by a ye and nay vote supported by three-fifths of all the members elected to  
33 each of the two Houses of the General Assembly, and shall take effect from the date it is  
34 enacted.