

HOUSE BILL 1093

J5

6lr2823
CF SB 808

By: **Delegate Cullison**

Introduced and read first time: February 11, 2026

Assigned to: Health

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Provider Panels – Requirements**

3 FOR the purpose of altering the process through which health care providers apply to
4 participate on a carrier's provider panel, including for certain notice requirements;
5 establishing certain civil penalties for carriers that fail to provide certain notices in
6 a certain manner and certain time frame; repealing the authorization for a carrier
7 to charge a certain application fee; requiring carriers to use certain information to
8 update the carrier's provider directory at a certain frequency; altering a requirement
9 for certain carriers to update certain information on a provider directory within a
10 certain period of time after receipt of certain notices; altering a requirement for
11 carriers to reimburse for certain covered services provided by a nonparticipating
12 provider; expanding the types of providers a carrier is prohibited from limiting on a
13 provider panel; altering certain requirements for a multi-carrier common online
14 provider directory information system; and generally relating to health insurance
15 provider panels.

16 BY repealing and reenacting, with amendments,
17 Article – Insurance
18 Section 15–112(a), (g), (p), (t), (w), and (x) and 15–112.3
19 Annotated Code of Maryland
20 (2017 Replacement Volume and 2025 Supplement)

21 BY repealing and reenacting, without amendments,
22 Article – Insurance
23 Section 15–112(n), (o), and (u) and 15–112.1
24 Annotated Code of Maryland
25 (2017 Replacement Volume and 2025 Supplement)

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

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1

Article – Insurance

2 15–112.

3 (a) (1) In this section the following words have the meanings indicated.

4 (2) “Accredited hospital” has the meaning stated in § 19–301 of the
5 Health – General Article.6 (3) “Ambulatory surgical facility” has the meaning stated in § 19–3B–01 of
7 the Health – General Article.8 (4) “Behavioral health care services” has the meaning stated in § 15–127
9 of this subtitle.

10 (5) (i) “Carrier” means:

11 1. an insurer;

12 2. a nonprofit health service plan;

13 3. a health maintenance organization;

14 4. a dental plan organization; or

15 5. any other person that provides health benefit plans
16 subject to regulation by the State.17 (ii) “Carrier” includes an entity that arranges a provider panel for a
18 carrier.19 (6) “Credentialing intermediary” means a person to whom a carrier has
20 delegated credentialing or recredentialing authority and responsibility.21 (7) “Enrollee” means a person entitled to health care benefits from a
22 carrier.23 (8) “Group model health maintenance organization” has the meaning
24 stated in § 19–713.6(a) of the Health – General Article.

25 (9) “Health benefit plan”:

26 (i) for a group or blanket plan in the large group market, has the
27 meaning stated in § 15–1401 of this title;28 (ii) for a group in the small group market, has the meaning stated in
29 § 31–101 of this article; and

1 (iii) for an individual plan, has the meaning stated in § 15–1301 of
2 this title.

3 (10) (i) “Health care facility” means a health care setting or institution
4 providing physical, mental, or substance use disorder health care services.

5 (ii) “Health care facility” includes:

- 6 1. a hospital;
- 7 2. an ambulatory surgical or treatment center;
- 8 3. a skilled nursing facility;
- 9 4. a residential treatment center;
- 10 5. an urgent care center;
- 11 6. a diagnostic, laboratory, or imaging center;
- 12 7. a rehabilitation facility; and
- 13 8. any other therapeutic health care setting.

14 (11) “Hospital” has the meaning stated in § 19–301 of the Health – General
15 Article.

16 (12) “Network” means a carrier’s participating providers and the health care
17 facilities with which a carrier contracts to provide health care services to the carrier’s
18 enrollees under the carrier’s health benefit plan.

19 (13) “Online credentialing system” means the system through which a
20 provider may access **AND SUBMIT** an online provider credentialing application that the
21 Commissioner has designated as the uniform credentialing form under § 15–112.1(e) of this
22 subtitle.

23 (14) “Participating provider” means a provider on a carrier’s provider panel.

24 (15) “Provider” means a health care practitioner or group of health care
25 practitioners licensed, certified, or otherwise authorized by law to provide health care
26 services.

27 (16) “Provider directory” means a list of a carrier’s participating providers
28 and participating health care facilities.

1 (17) (i) “Provider panel” means the providers that contract either
2 directly or through a subcontracting entity with a carrier to provide health care services to
3 the carrier’s enrollees under the carrier’s health benefit plan.

4 (ii) “Provider panel” does not include an arrangement in which any
5 provider may participate solely by contracting with the carrier to provide health care
6 services at a discounted fee-for-service rate.

7 (g) (1) A provider that seeks to participate on a provider panel of a carrier shall
8 submit an application to the carrier.

9 (2) (i) Subject to subparagraph (ii) of this paragraph and paragraph (3)
10 of this subsection, the carrier, after reviewing the application, shall accept or reject the
11 provider for participation on the carrier’s provider panel.

12 (ii) A carrier may not reject a provider who provides
13 community-based health services for a program accredited under COMAR 10.63.02 for
14 participation on the carrier’s provider panel because the provider practices within the scope
15 of the provider’s license and is:

16 1. a licensed master social worker, as defined in § 19–101 of
17 the Health Occupations Article;

18 2. a licensed graduate alcohol and drug counselor, a licensed
19 graduate marriage and family therapist, a licensed graduate professional art therapist, or
20 a licensed graduate professional counselor, as those terms are defined in § 17–101 of the
21 Health Occupations Article; or

22 3. a registered psychology associate, as defined in § 18–101
23 of the Health Occupations Article.

24 (iii) **[If] IN ACCORDANCE WITH PARAGRAPH (3) OF THIS**
25 **SUBSECTION, IF** the carrier rejects the provider for participation on the carrier’s provider
26 panel, the carrier shall send to the provider **[at the address listed in the application]** written
27 notice of the rejection.

28 (3) (i) Subject to paragraph (4) of this subsection, within **[30] 5** days
29 after the date a carrier receives a completed application, the carrier shall send to the
30 provider at the **E-MAIL** address listed in the application **OR, IF AN E-MAIL ADDRESS IS**
31 **NOT LISTED IN THE APPLICATION, THE MAILING ADDRESS LISTED IN THE**
32 **APPLICATION** written notice of:

33 1. the carrier’s intent to continue to process the provider’s
34 application to obtain necessary credentialing information; or

1 2. the carrier's rejection of the provider for participation on
2 the carrier's provider panel.

3 (ii) The failure of a carrier to provide the notice required under
4 subparagraph (i) of this paragraph is a violation of this article and the carrier is subject to:

5 1. **A CIVIL PENALTY OF \$500 PER DAY FOR EACH DAY**
6 **THE NOTICE WAS NOT SENT, TO BE COLLECTED BY THE COMMISSIONER AND PAID**
7 **TO THE PROVIDER; AND**

8 2. the penalties provided by § 4-113(d) of this article.

9 (iii) Except as provided in subsection (v) of this section and
10 subparagraph (iv) of this paragraph, if, under subparagraph (i)1 of this paragraph, a carrier
11 provides notice to the provider of its intent to continue to process the provider's application
12 to obtain necessary credentialing information, the carrier, within [120] **30** days after the
13 date the notice is provided, shall:

14 1. accept or reject the provider for participation on the
15 carrier's provider panel; and

16 2. send written notice of the acceptance or rejection to the
17 provider at the E-MAIL address listed in the application **OR, IF AN E-MAIL ADDRESS IS**
18 **NOT LISTED IN THE APPLICATION, THE MAILING ADDRESS LISTED IN THE**
19 **APPLICATION.**

20 (iv) For a provider described in paragraph (2)(ii) of this subsection,
21 if, under subparagraph (i)1 of this paragraph, a carrier provides notice to the provider of
22 its intent to continue to process the provider's application to obtain necessary credentialing
23 information, within [60] **15** days after the date a carrier receives a completed application,
24 the carrier shall:

25 1. accept or reject the provider for participation on the
26 carrier's provider panel; and

27 2. send written notice of the acceptance or rejection to the
28 provider at the E-MAIL address listed in the application **OR, IF AN E-MAIL ADDRESS IS**
29 **NOT LISTED IN THE APPLICATION, THE MAILING ADDRESS LISTED IN THE**
30 **APPLICATION.**

31 (v) The failure of a carrier to provide the notice required under
32 subparagraph (iii)2 or (iv) of this paragraph is a violation of this article and the carrier is
33 subject to:

1 **1. A CIVIL PENALTY OF \$500 PER DAY FOR EACH DAY**
2 **THE NOTICE WAS NOT SENT, TO BE COLLECTED BY THE COMMISSIONER AND PAID**
3 **TO THE PROVIDER; AND**

4 **2.** the provisions of and penalties provided by §§ 4–113 and
5 4–114 of this article.

6 (4) (i) [1. Except as provided in subsubparagraph 4 of this
7 subparagraph, a] **A carrier that receives a complete application shall [notify] SEND**
8 **WRITTEN NOTICE TO** the provider that the application is complete[.

9 2. If a carrier does not accept applications through the online
10 credentialing system, notice shall be given to the provider] at the **E–MAIL** address listed in
11 the application **OR, IF AN E–MAIL ADDRESS IS NOT LISTED IN THE APPLICATION, THE**
12 **MAILING ADDRESS LISTED IN THE APPLICATION** within 10 days after the date the
13 application is received.

14 [3. If a carrier accepts applications through the online
15 credentialing system, the notice from the online credentialing system to the provider that
16 the carrier has received the provider’s application shall be considered notice that the
17 application is complete.

18 4. This subparagraph does not apply to a carrier that
19 arranges a dental provider panel until the Commissioner certifies that the online
20 credentialing system is capable of accepting the uniform credentialing form designated by
21 the Commissioner for dental provider panels.]

22 (ii) 1. A carrier that receives an incomplete application shall
23 return the application to the provider at the **E–MAIL** address listed in the application **OR,**
24 **IF AN E–MAIL ADDRESS IS NOT LISTED IN THE APPLICATION, THE MAILING ADDRESS**
25 **LISTED IN THE APPLICATION** within 10 days after the date the application is received.

26 2. The carrier shall indicate to the provider what information
27 is needed to make the application complete.

28 3. The provider may return the completed application to the
29 carrier.

30 4. After the carrier receives the completed application, the
31 carrier is subject to the time periods established in paragraph (3) of this subsection.

32 (5) (I) **IN THIS PARAGRAPH, “UNIFORM CREDENTIALING FORM”**
33 **MEANS THE FORM DESIGNATED BY THE COMMISSIONER UNDER § 15–112.1(E) OF**
34 **THIS SUBTITLE.**

1 **(II)** A carrier [may charge a reasonable fee for an application
2 submitted to the carrier under this section] **SHALL:**

3 **1. ALLOW A PROVIDER TO SUBMIT THE UNIFORM**
4 **CREDENTIALING FORM USING THE ONLINE CREDENTIALING SYSTEM;**

5 **2. ESTABLISH A DIRECT TELEPHONE NUMBER FOR**
6 **INQUIRIES ON THE UNIFORM CREDENTIALING FORM THAT IS MONITORED BY THE**
7 **CARRIER AND IS NOT THE GENERAL CUSTOMER SERVICE LINE;**

8 **3. ESTABLISH A DIRECT E-MAIL ADDRESS FOR**
9 **INQUIRIES ON THE UNIFORM CREDENTIALING FORM THAT IS MONITORED BY THE**
10 **CARRIER AND IS NOT THE GENERAL CUSTOMER SERVICE E-MAIL ADDRESS; AND**

11 **4. RESPOND TO VOICE MESSAGES RECEIVED AT THE**
12 **TELEPHONE NUMBER ESTABLISHED UNDER ITEM 2 OF THIS SUBPARAGRAPH AND**
13 **E-MAILS RECEIVED AT THE E-MAIL ADDRESS ESTABLISHED UNDER ITEM 3 OF THIS**
14 **SUBPARAGRAPH WITHIN 2 BUSINESS DAYS AFTER RECEIPT OF THE VOICE MESSAGE**
15 **OR E-MAIL.**

16 (n) (1) A carrier shall make the carrier's provider directory available to
17 prospective enrollees on the Internet and, on request of a prospective enrollee, in printed
18 form.

19 (2) The carrier's provider directory on the Internet shall be available:

20 (i) through a clear link or tab; and

21 (ii) in a searchable format.

22 (3) The provider directory shall include:

23 (i) for each provider on the carrier's provider panel:

24 1. the name of the provider;

25 2. the specialty areas of the provider;

26 3. whether the provider currently is accepting new patients;

27 4. for each office of the provider where the provider
28 participates on the provider panel:

29 A. its location, including its address; and

1 B. contact information for the provider;

2 5. the gender of the provider, if the provider notifies the
3 carrier or the multi-carrier common online provider directory information system
4 designated under § 15-112.3 of this subtitle of the information; and

5 6. any languages spoken by the provider other than English,
6 if the provider notifies the carrier or the multi-carrier common online provider directory
7 information system designated under § 15-112.3 of this subtitle of the information;

8 (ii) for each health care facility in the carrier's network:

9 1. the health care facility's name;

10 2. the health care facility's address;

11 3. the types of services provided by the health care facility;
12 and

13 4. contact information for the health care facility; and

14 (iii) a statement that advises enrollees and prospective enrollees to
15 contact a provider or a health care facility before seeking treatment or services, to confirm
16 the provider's or health care facility's participation in the carrier's network and the
17 enrollee's health benefit plan.

18 (o) (1) A carrier shall have a customer service telephone number, e-mail
19 address link, or other electronic means by which enrollees and prospective enrollees may
20 notify the carrier of inaccurate information in the carrier's network directory.

21 (2) If notified of a potential inaccuracy in a network directory by a person
22 other than the provider, a carrier shall investigate the reported inaccuracy and take
23 corrective action, if necessary, to update the network directory within 45 working days after
24 receiving the notification.

25 (p) (1) A carrier shall notify each enrollee at the time of initial enrollment and
26 renewal about how to access or obtain the information required under subsection (n) of this
27 section.

28 (2) (i) 1. Information provided in printed form under subsection (n)
29 of this section shall be accurate on the date of publication.

30 2. A carrier shall update the information provided in printed
31 form at least once a year.

32 (ii) 1. Information provided on the Internet under subsection (n)
33 of this section shall be accurate on the date of initial posting and any update.

1 2. In addition to the requirement to update its provider
2 information under subsection (t)(1) of this section, a carrier shall update the information
3 provided on the Internet at least once every 15 days.

4 **(3) (I) A CARRIER SHALL USE THE ONLINE CREDENTIALING**
5 **SYSTEM AS THE PRIMARY SOURCE OF INFORMATION TO CREATE AND UPDATE THE**
6 **CARRIER'S PROVIDER DIRECTORY IN ACCORDANCE WITH REGULATIONS ADOPTED**
7 **BY THE COMMISSIONER.**

8 **(II) THE COMMISSIONER SHALL ADOPT REGULATIONS**
9 **GOVERNING THE USE BY A CARRIER OF THE ONLINE CREDENTIALING SYSTEM TO**
10 **CREATE AND UPDATE THE CARRIER'S PROVIDER DIRECTORY, INCLUDING THE**
11 **REQUIRED FREQUENCY OF UPDATES.**

12 **[(3)] (4) [A] IN ADDITION TO UPDATES REQUIRED UNDER**
13 **PARAGRAPH (3) OF THIS SUBSECTION, A carrier shall:**

14 (i) 1. periodically review at least a reasonable sample size of its
15 provider directory for accuracy; and

16 2. retain documentation of the review and make the review
17 available to the Commissioner on request; or

18 (ii) contact providers listed in the carrier's provider directory who
19 have not submitted a claim in the last 6 months to determine if the providers intend to
20 remain in the carrier's provider network.

21 **[(4)] (5) A carrier shall demonstrate the accuracy of the information**
22 **provided under paragraph [(3)] (4) of this subsection on request of the Commissioner.**

23 **[(5)] (6) A carrier shall include in a provider directory that is in printed**
24 **form a statement notifying a reader that:**

25 (i) the information contained in the provider directory is accurate as
26 of the date of publication; and

27 (ii) to obtain the most current information, the individual should
28 consult the provider directory on the Internet or contact the carrier directly.

29 **[(6)] (7) Before imposing a penalty against a carrier for inaccurate**
30 **network directory information, the Commissioner shall take into account, in addition to**
31 **any other factors required by law, whether:**

1 (i) the carrier afforded a provider or other person identified in [§
2 15–112.3(c)] **§ 15–112.3(D)** of this subtitle an opportunity to review and update the
3 provider’s network directory information:

4 1. through the multi-carrier common online provider
5 directory information system designated under § 15–112.3 of this subtitle; or

6 2. directly with the carrier;

7 [(ii) the carrier can demonstrate the efforts made, in writing,
8 electronically, or by telephone, to obtain updated network directory information from a
9 provider or other person identified in § 15–112.3(c) of this subtitle;]

10 [(iii) (II) the carrier has contacted a provider listed in the carrier’s
11 network directory who has not submitted a claim in the last 6 months to determine if the
12 provider intends to remain on the carrier’s provider panel;

13 [(iv) (III) the carrier includes in its network directory the last date
14 that a provider updated the provider’s information;

15 [(v) (IV) the carrier has implemented any other process or
16 procedure to:

17 **1. INFORM PROVIDERS THAT THE ONLINE
18 CREDENTIALING SYSTEM IS THE PRIMARY SOURCE OF INFORMATION TO CREATE
19 AND UPDATE THE CARRIER’S PROVIDER DIRECTORY;**

20 [1.] **2.** encourage providers to update their network directory
21 information; or

22 [2.] **3.** increase the accuracy of its network directory; and

23 [(vi) (V) a provider or other person identified in [§ 15–112.3(c)] **§
24 15–112.3(D)** of this subtitle has not updated the provider’s network directory information,
25 despite opportunities to do so.

26 (t) (1) [(i) Subject to subparagraph (ii) of this paragraph, a] **A** carrier shall
27 update the information that must be made available on the Internet under subsection (n)
28 of this section within 2 working days after receipt of electronic notification or notification
29 by first-class mail tracking method from the participating provider of a change in the
30 applicable information.

31 [(ii) A dental carrier shall update the information required by this
32 subsection within 15 working days after receipt of the notification described in
33 subparagraph (i) of this paragraph.]

1 (2) Notification is presumed to have been received by a carrier:

2 (i) 3 working days after the date the participating provider placed
3 the notification in the U.S. mail, if the participating provider maintains the stamped
4 certificate of mailing for the notice; or

5 (ii) on the date recorded by the courier, if the notification was
6 delivered by courier.

7 (u) (1) A carrier may not require a provider that provides health care services
8 through a group practice or health care facility that participates on the carrier's provider
9 panel under a contract with the carrier to be considered a participating provider or accept
10 the reimbursement fee schedule applicable under the contract when:

11 (i) providing health care services to enrollees of the carrier through
12 an individual or group practice or health care facility that does not have a contract with the
13 carrier; and

14 (ii) billing for health care services provided to enrollees of the carrier
15 using a different federal tax identification number than that used by the group practice or
16 health care facility under a contract with the carrier.

17 (2) A nonparticipating provider shall notify an enrollee:

18 (i) that the provider does not participate on the provider panel of
19 the enrollee's carrier; and

20 (ii) of the anticipated total charges for the health care services.

21 (w) (1) Notwithstanding subsection (u)(1) of this section, a carrier shall
22 reimburse a group practice on the carrier's provider panel at the participating provider rate
23 for covered services provided by a provider who is not a participating provider if:

24 (i) the provider is employed by or a member of the group practice;

25 (ii) the provider has applied for acceptance on the carrier's provider
26 panel and the carrier has notified the provider of the carrier's intent to continue to process
27 the provider's application to obtain necessary credentialing information;

28 (iii) the provider has a valid license issued by a health occupations
29 board to practice in the State; and

30 (iv) the provider:

31 1. is currently credentialed by an accredited hospital in the
32 State; [or]

1 **(2) PROVIDERS AT A FEDERALLY QUALIFIED HEALTH CENTER;**

2 **(3) PROVIDERS AT A LOCAL HEALTH DEPARTMENT;**

3 **(4) PROVIDERS AT A SCHOOL-BASED HEALTH CENTER; OR**

4 **(5) OTHER ESSENTIAL COMMUNITY PROVIDERS.**

5 15-112.1.

6 (a) (1) In this section the following words have the meanings indicated.

7 (2) (i) “Carrier” means:

8 1. an insurer;

9 2. a nonprofit health service plan;

10 3. a health maintenance organization;

11 4. a dental plan organization;

12 5. a managed care organization; or

13 6. any other person that provides health benefit plans
14 subject to regulation by the State.

15 (ii) “Carrier” includes an entity that arranges a provider panel for a
16 carrier.

17 (3) “Credentialing intermediary” means a person to whom a carrier has
18 delegated credentialing or recredentialing authority and responsibility.

19 (4) “Health care provider” means an individual who is licensed, certified,
20 or otherwise authorized under the Health Occupations Article to provide health care
21 services.

22 (5) “Provider panel” means the providers that contract with a carrier to
23 provide health care services to the enrollees under a health benefit plan of the carrier.

24 (6) “Uniform credentialing form” means the form designated by the
25 Commissioner for use by a carrier or its credentialing intermediary for credentialing and
26 recredentialing a health care provider for participation on a provider panel.

27 (b) (1) Except as provided in subsection (c) of this section, a carrier or its
28 credentialing intermediary shall accept the uniform credentialing form as the sole

1 application for a health care provider to become credentialed or recredentialed for a
2 provider panel of the carrier.

3 (2) A carrier or its credentialing intermediary shall make the uniform
4 credentialing form available to any health care provider that is to be credentialed or
5 recredentialed by that carrier or credentialing intermediary.

6 (c) The requirements of subsection (b) of this section do not apply to a hospital or
7 academic medical center that:

8 (1) is a participating provider on the carrier's provider panel; and

9 (2) acts as a credentialing intermediary for that carrier for health care
10 practitioners that:

11 (i) participate on the carrier's provider panel; and

12 (ii) have privileges at the hospital or academic medical center.

13 (d) The Commissioner may impose a penalty not to exceed \$500 against any
14 carrier for each violation of this section by the carrier or its credentialing intermediary.

15 (e) (1) The Commissioner may adopt regulations to implement the provisions
16 of this section.

17 (2) The Commissioner may designate a provider credentialing application
18 developed by a nonprofit alliance of health plans and trade associations for an online
19 credentialing system offered to carriers and providers as the uniform credentialing form if:

20 (i) the provider credentialing application is available to providers at
21 no charge; and

22 (ii) use of the provider credentialing application is not conditioned
23 on submitting the provider credentialing application to a carrier through the online
24 credentialing system.

25 15–112.3.

26 (a) (1) In this section the following words have the meanings indicated.

27 (2) (i) "Carrier" has the meaning stated in § 15–112 of this subtitle.

28 (ii) "Carrier" does not include a managed care organization, as
29 defined in Title 15, Subtitle 1 of the Health – General Article.

1 **5. PRIVATE PRACTICES OF PHYSICIANS, DENTISTS,**
2 **ADVANCE PRACTICE CLINICIANS, AND OTHER CLINICIANS; AND**

3 **6. CREDENTIALING INTERMEDIARIES;**

4 **(III) SUBMITS A REPORT TO THE COMMISSIONER BY SEPTEMBER**
5 **1 EACH YEAR ON THE FINDINGS OF THE WORKGROUP ESTABLISHED UNDER ITEM (II)**
6 **OF THIS ITEM AND IMPROVEMENTS IMPLEMENTED AS A RESULT OF THE**
7 **WORKGROUP'S FINDINGS; AND**

8 **(IV) MEETS ALL OTHER REQUIREMENTS ESTABLISHED BY THE**
9 **COMMISSIONER.**

10 **(C) ON OR BEFORE DECEMBER 1 EACH YEAR, BEGINNING IN 2027, THE**
11 **COMMISSIONER SHALL REPORT TO THE GENERAL ASSEMBLY, IN ACCORDANCE**
12 **WITH § 2-1257 OF THE STATE GOVERNMENT ARTICLE, ON:**

13 **(1) THE FINDINGS OF THE WORKGROUP ESTABLISHED UNDER**
14 **SUBSECTION (B)(4)(II) OF THIS SECTION;**

15 **(2) IMPROVEMENTS IMPLEMENTED AS A RESULT OF THE**
16 **WORKGROUP'S FINDINGS;**

17 **(3) ANY LEGISLATIVE RECOMMENDATIONS; AND**

18 **(4) ANY OTHER RELEVANT INFORMATION.**

19 **[(c)] (D)** A carrier shall accept new and updated provider directory information
20 for a provider submitted:

21 (1) (i) through the multi-carrier common online provider directory
22 information system; or

23 (ii) directly to the carrier; and

24 (2) from:

25 (i) the provider;

26 (ii) a hospital or academic medical center that:

27 1. is a participating provider on the carrier's provider panel;

28 and

1
2 providers that:

2. acts as a credentialing intermediary for the carrier for

3 A. participate on the carrier's provider panel; and

4 B. have privileges at the hospital or academic medical center;
5 or

6 (iii) any other person that performs credentialing functions on behalf
7 of a provider.

8 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
9 October 1, 2026.