

(2) “Loss ratio” means the ratio of losses incurred to premiums earned on policies issued, delivered, or renewed in this State.

(3) “Specified disease policy” means a health insurance policy that provides:

(i) Benefits only for a disease or diseases specified in the policy or for treatment unique to a specified disease or diseases; or

(ii) Additional benefits for a disease or diseases specified in the policy or for treatment unique to a specified disease or diseases.

(b) The Commissioner shall establish a minimum loss ratio in accordance with generally accepted actuarial principles with respect to specified disease policies for the purpose of administering §§ 375, 375A, and 376 of this article.

477V.

(A) The provisions of §§ 468B through [468H] 468GB, INCLUSIVE, of this article, known as the Medicare Supplement [and Specified Disease] Act, shall apply to any Medicare supplement group and blanket policies and certificates issued by insurers subject to this subtitle.

(B) THE PROVISIONS OF § 468H OF THIS ARTICLE SHALL APPLY TO ANY GROUP OR BLANKET HEALTH INSURANCE POLICY ISSUED OR DELIVERED IN THE STATE.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect ~~July~~ June 1, 1990.

Approved May 29, 1990.



CHAPTER 529

(House Bill 67)

AN ACT concerning

Residential Service Agencies

FOR the purpose of requiring the licensure of persons that operate businesses ~~providing that employ or contract with individuals to provide~~ home health care for compensation to certain sick or disabled individuals in the residence of those individuals; providing certain exceptions; requiring the Department of Health and Mental Hygiene to adopt certain regulations and to conduct certain inspections; requiring the Department to issue, deny, suspend, and revoke licenses in accordance with regulations adopted by the Department; prohibiting certain actions by unlicensed persons; setting standards and requirements for licensing; specifying that the requirements for a certificate of need do not apply to a residential service agency; providing certain penalties; specifying that except as