

VETOES

Interdepartmental Committee in the Department of Health and Mental Hygiene; providing for the duties, staff, and membership of the Interdepartmental Committee; providing for a certain expert review panel under the Interdepartmental Committee; specifying the duties and membership of a review panel; providing for a certain time schedule for the review to occur; and generally relating to establishing a system for review of existing and proposed mandated health insurance benefits and nondiscrimination provisions.

BY adding to

Article 48A – Insurance Code

Section 490M

Annotated Code of Maryland

(1986 Replacement Volume and 1989 Supplement)

Preamble

WHEREAS, The cost of health insurance has a significant impact on the health care delivery system in the State; and

WHEREAS, One cause for the increasing cost of basic health insurance coverage is the enactment of a large number of mandated health insurance benefits in Maryland; and

WHEREAS, Certain required coverages may have the potential to make the health delivery system more efficient; and

WHEREAS, Analysis of mandated insurance benefits present a unique blend of complex scientific, medical, statistical, and economic issues that require objective, expert analysis; and

WHEREAS, The State will greatly benefit from the creation of a formalized, expert review process to analyze and make findings regarding existing and proposed mandated health insurance benefits; now, therefore,

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

Article 48A – Insurance Code

490M.

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

(2) “MANDATED HEALTH INSURANCE BENEFIT” MEANS A LEGISLATIVE PROPOSAL OR STATUTE THAT REQUIRES A PARTICULAR HEALTH CARE SERVICE, BENEFIT, COVERAGE, OR REIMBURSEMENT FOR COVERED HEALTH CARE SERVICES TO BE PROVIDED OR OFFERED IN A HEALTH INSURANCE POLICY OR CONTRACT ISSUED OR DELIVERED IN THE STATE BY A NONPROFIT HEALTH SERVICE PLAN OR BY A COMMERCIAL INSURER.