

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1975.

Approved April 22, 1975.

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CHAPTER 521

(House Bill 875)

AN ACT concerning

Insurance Claims - Medical Files

FOR the purpose of requiring insurance companies to make certain medical files compiled on applicants and claimants available for review by the applicant claimant or his agent.

BY adding to

Article 48A - Insurance Code  
Section 490C  
Annotated Code of Maryland  
(1972 Replacement Volume and 1974 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That new Section 490C be and it is hereby added to Article 48A - Insurance Code, of the Annotated Code of Maryland (1972 Replacement Volume and 1974 Supplement) to read as follows:

Article 48A - Insurance Code

490C.

MEDICAL FILES COMPILED BY INSURANCE COMPANIES UNDER LIFE OR HEALTH POLICIES ON [[CLAIMANTS SHALL BE MADE AVAILABLE FOR INSPECTION BY THE CLAIMANT, OR HIS AGENT, UPON REQUEST. AN AGENT REQUESTING TO REVIEW A CLAIMANT'S MEDICAL FILE MUST PRODUCE AN AUTHORIZATION TO REVIEW MEDICAL RECORDS SIGNED BY THE]] APPLICANTS AND CLAIMANTS SHALL BE MADE AVAILABLE FOR INSPECTION ON DEMAND BY THE APPLICANT, THE CLAIMANT, OR HIS AGENT. INFORMATION PROVIDED BY A PHYSICIAN SHALL BE AVAILABLE UPON REQUEST AFTER A PERIOD OF FIVE YEARS FROM THE DATE OF THE MEDICAL EXAMINATION OR SOONER UPON WRITTEN AUTHORIZATION OF THE PHYSICIAN. AN AGENT REQUESTING TO REVIEW AN APPLICANT'S MEDICAL FILE SHALL PRODUCE AN AUTHORIZATION TO REVIEW MEDICAL RECORDS SIGNED BY THE APPLICANT OR CLAIMANT.