

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That new Section 26B 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

26B.

(A) THE COMMISSIONER SHALL OBTAIN AND COMPILE DATA THAT SHOULD BE CONSIDERED BY THE PURCHASER REGARDING [[THE COST OF]] HEALTH INSURANCE.

(B) THE COMMISSIONER SHALL MAINTAIN AND UPDATE THIS DATA AND SHALL, AT LEAST ONCE ANNUALLY AFTER OCTOBER 1, 1976, PUBLISH IN PAMPHLET OR BOOKLET FORM AS MUCH OF THIS DATA OR INFORMATION HE DEEMS USEFUL TO EXPLAIN TO THE CONSUMER THE FACTS RELATING TO THE [[TRUE]] COST OF HEALTH INSURANCE, THE EXTENT OF COVERAGE OF HEALTH INSURANCE AND OTHER CONSUMER INFORMATION DEEMED USEFUL BY THE COMMISSIONER. THE PAMPHLET OR BOOKLET SHALL INCLUDE, BUT NOT BE LIMITED TO, AN EXPLANATION OF: THE REASONS FOR HEALTH INSURANCE COVERAGE; GROUP, INDIVIDUAL AND FAMILY POLICIES AND PLANS; FORMS OF PROTECTION AND BENEFITS; SUPPLEMENTAL PLANS, POLICY DEFINITIONS OF "SICKNESS" AND "ACCIDENT"; POLICY EXCLUSIONS FOR PRE-EXISTING CONDITIONS; COORDINATION OF BENEFITS; POLICY EXCLUSIONS AND LIMITATIONS; GOVERNMENT HEALTH INSURANCE PLANS; AND CLAIMS AND HANDLING FORMS.

(C) COPIES OF THE BOOKLET OR PAMPHLET PUBLISHED BY THE COMMISSIONER SHALL BE FORWARDED TO ANY MEMBER OF THE GENERAL PUBLIC UPON REQUEST. THE COMMISSIONER MAY CHARGE A REASONABLE FEE TO COVER THE COST OF THE BOOKLET OR PAMPHLET.

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

Approved May 15, 1975.

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CHAPTER 660

(House Bill 190)