

mental illness.

BY repealing and re-enacting, with amendments,

Article 48A - Insurance Code
Section 354D(a), 470E(a) and 477E(a)
Annotated Code of Maryland
(1972 Replacement Volume and 1974 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That Sections 354D(a), 470E(a) and 477E(a) of Article 48A - Insurance Code, of the Annotated Code of Maryland (1972 Replacement Volume and 1974 Supplement) be and they are hereby repealed and re-enacted, with amendments, to read as follows:

Article 48A - Insurance Code

354D.

(a) Every hospital or major medical insurance policy delivered or issued for deliverance under this subtitle to any person in this State by a nonprofit health service organization, including both individual policies and group policies, must include benefits for expenses arising from treatment of acute mental illnesses and emotional disorders which in the professional judgment of practitioners are subject to significant improvement through short-term therapy. These benefits must be at least equal to the following minimum requirements: (1) With respect to benefits for confinement as an inpatient in a hospital, the period of confinement for which benefits are payable shall be at least thirty (30) days in any calendar year or benefit period; (2) with respect to major medical expense coverage, benefits, after the applicable deductible, for covered expenses arising from all those services, other than inpatient, which are rendered to treat acute mental illness and emotional disorders, shall be at a rate which is not less than [twenty-five] [[25 percent nor more than]] [eighty] 50 percent of the benefits which the policy provides for other types of illness.

470E.

(a) Every individual hospital or major medical insurance policy delivered or issued for deliverance under this subtitle to any person in this State must include benefits for expenses arising from treatment of acute mental illnesses and emotional disorders which in the professional judgment of practitioners are subject to significant improvement through short term therapy.