

Insurance Coverage - Medical Assistance

FOR the purpose of prohibiting in certain, specified insurance policies and certificates inclusion of any denial or reduction in health care benefits because services are rendered to the holder or beneficiary under the medical assistance program.

BY adding to

Article 48A - Insurance Code
Section 354M, 470L, and 477Q
Annotated Code of Maryland
(1972 Replacement Volume and 1977 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That section(s) of the Annotated Code of Maryland be repealed, amended, or enacted to read as follows:

Article 48A - Insurance Code

354M.

(A) A CERTIFICATE OR POLICY OF SICKNESS AND ACCIDENT INSURANCE OR OF AUTOMOBILE INSURANCE THAT PROVIDES OR PAYS FOR HEALTH CARE BENEFITS MAY NOT CONTAIN ANY PROVISION THAT DENIES OR REDUCES BENEFITS BECAUSE SERVICES ARE RENDERED TO A CERTIFICATE OR POLICY HOLDER OR A BENEFICIARY WHO IS ELIGIBLE FOR OR RECEIVING MEDICAL ASSISTANCE UNDER ARTICLE 43, §42 OF THE CODE.

(B) THIS SECTION APPLIES TO:

(1) ANY INDIVIDUAL CERTIFICATE OR POLICY AND ANY GROUP CERTIFICATE OR POLICY DELIVERED OR ISSUED FOR DELIVERY TO A PERSON IN THIS STATE; AND

(2) ALL OF THESE POLICIES AND CERTIFICATES THAT ARE ISSUED, RENEWED, MODIFIED, ALTERED, AMENDED, OR REISSUED ON OR AFTER JULY 1, 1978.

470L.

(A) A CERTIFICATE OR POLICY OF SICKNESS AND ACCIDENT INSURANCE OR OF AUTOMOBILE INSURANCE THAT PROVIDES OR PAYS FOR HEALTH CARE BENEFITS MAY NOT CONTAIN ANY PROVISION THAT DENIES OR REDUCES BENEFITS BECAUSE SERVICES ARE RENDERED TO A CERTIFICATE OR POLICY HOLDER OR A BENEFICIARY WHO IS ELIGIBLE FOR OR RECEIVING MEDICAL ASSISTANCE UNDER ARTICLE 43, §42 OF THE CODE.

(B) THIS SECTION APPLIES TO:

(1) ANY INDIVIDUAL CERTIFICATE OR POLICY AND ANY GROUP CERTIFICATE OR POLICY DELIVERED OR ISSUED FOR DELIVERY TO A PERSON IN THIS STATE; AND