

authority upon approval of the Secretary of Health and Mental Hygiene ~~OR HIS DESIGNEE~~, provided the Secretary finds that such exception is justified and necessary to alleviate extreme hardship. ~~IN CARROLL COUNTY, EXCEPTIONS ALLOWING THE INSTALLATION OF INDIVIDUAL WATER SUPPLY SYSTEMS AND INDIVIDUAL SEWERAGE SYSTEMS MAY BE GRANTED BY THE APPROVING AUTHORITY UPON APPROVAL BY THE CARROLL COUNTY BOARD OF HEALTH, PROVIDED THE BOARD OF HEALTH FINDS THAT THE EXCEPTION IS JUSTIFIED AND NECESSARY TO ALLEVIATE EXTREME HARDSHIP.~~

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1979.

Approved May 29, 1979.

CHAPTER 454

(Senate Bill 471)

AN ACT concerning

Insurance - Discrimination Based On ~~Sickle Cell Trait~~
Certain Traits

FOR the purpose of prohibiting insurance companies from refusing to insure or discriminating against persons who have ~~the sickle cell trait~~ certain traits.

BY adding to

Article 48A - Insurance Code
Section 223(a) (3) and (b) (4)
Annotated Code of Maryland
(1972 Replacement Volume and 1978 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 BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That section(s) of the Annotated Code of Maryland be repealed, amended, or enacted to read as follows: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

223.

(a) (3) AN INSURER MAY NOT REFUSE TO INSURE OR MAKE OR PERMIT ANY DIFFERENTIAL IN RATINGS, PREMIUM PAYMENTS, OR DIVIDENDS IN CONNECTION WITH LIFE INSURANCE AND LIFE ANNUITY CONTRACTS SOLELY BECAUSE THE APPLICANT OR POLICYHOLDER HAS THE SICKLE-CELL TRAIT, THALASSEMIA-MINOR TRAIT, HEMOGLOBIN C TRAIT, TAY-SACHS TRAIT, OR ANY GENETIC TRAIT WHICH IS HARMLESS WITHIN ITSELF, UNLESS THERE IS ACTUARIAL JUSTIFICATION THEREFOR FOR IT.