

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2005.

Approved May 10, 2005.

CHAPTER 316

(Senate Bill 521)

AN ACT concerning

Health Insurance – ~~Mothers and Newborn Child Coverage~~ – High-Deductible Health Plans – Prohibition on Deductible – Exception

FOR the purpose of establishing an exception to a certain prohibition against certain health insurance carriers imposing a deductible for certain coverage provided to mothers and newborn children; authorizing certain health insurance carriers to require that certain coverage be subject to the deductible of a high-deductible health plan under certain circumstances; defining a certain term; making this Act an emergency measure; and generally relating to health insurance.

BY repealing and reenacting, with amendments,

Article – Insurance

Section 15-812

Annotated Code of Maryland

(2002 Replacement Volume and 2004 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article – Insurance

15-812.

(a) (1) In this section[,] THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

(2) [“attending provider”] “ATTENDING PROVIDER” means an obstetrician, pediatrician, other physician, certified nurse midwife, or pediatric nurse practitioner attending a mother or newborn child.

(3) “HIGH-DEDUCTIBLE HEALTH PLAN” MEANS A HEALTH BENEFIT PLAN THAT MEETS THE FEDERAL REQUIREMENTS ESTABLISHED BY § 1201 OF THE MEDICARE PRESCRIPTION DRUG, IMPROVEMENT, AND MODERNIZATION ACT OF 2003.

(b) This section applies to:

(1) insurers and nonprofit health service plans that provide inpatient hospitalization coverage to individuals or groups on an expense-incurred basis under health insurance policies or contracts that are issued or delivered in the State; and