

Approved May 29, 1984.

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CHAPTER 659

(House Bill 908)

AN ACT concerning

Group Health Insurance - Open Enrollment

FOR the purpose of requiring that group health insurance policies provide continuous open enrollment for certain covered individuals; providing who may be enrolled under continuous open enrollment; providing qualifications and conditions for eligible individuals; providing that evidence of insurability may not be required for certain individuals; providing that a continuous open enrollment privilege be exercised within a certain period; and generally relating to group health insurance policies.

BY adding to

Article 48A - Insurance Code  
Section 472A 354Y and 472A  
Annotated Code of Maryland  
(1979 Replacement Volume and 1983 Supplement)

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

Article 48A - Insurance Code

354Y.

(A) ALL GROUP HEALTH INSURANCE CONTRACTS SHALL PROVIDE CONTINUOUS OPEN ENROLLMENT FOR THE PURPOSE OF ALLOWING A MARRIED EMPLOYEE WHO IS ENROLLED UNDER A GROUP HEALTH INSURANCE CONTRACT TO ALTER THE TERMS OF THEIR COVERAGE TO INCLUDE THE EMPLOYEE'S SPOUSE OR CHILDREN, IF THE SPOUSE LOSES COVERAGE UNDER ANOTHER GROUP HEALTH INSURANCE POLICY DUE TO INVOLUNTARY TERMINATION OF THE SPOUSE'S EMPLOYMENT. INVOLUNTARY TERMINATION DOES NOT MEAN TERMINATION FOR CAUSE.

(B) EVIDENCE OF INSURABILITY MAY NOT BE REQUIRED FOR A SPOUSE WHO QUALIFIES FOR GROUP HEALTH INSURANCE COVERAGE UNDER THIS SECTION.

(C) A MARRIED EMPLOYEE WHO WISHES TO ALTER THE TERMS OF THEIR COVERAGE UNDER THIS SECTION SHALL NOTIFY THEIR EMPLOYER NOT MORE THAN 6 MONTHS AFTER THE DATE ON WHICH THE COVERAGE OF THE EMPLOYEE'S SPOUSE UNDER ANOTHER GROUP HEALTH INSURANCE POLICY TERMINATES.