

disease and a separate option of providing benefits for expenses arising from the care of the elderly including victims of any disease other than Alzheimer's disease designated in regulations of the Commission; providing that nonprofit health service plans and health insurers may establish reasonable limits on such benefits; providing for a delayed effective date; and generally relating to health insurance benefits for expenses arising from the care of victims of dementia Alzheimer's disease and the care of the elderly including victims of diseases other than Alzheimer's disease.

BY adding to

Article 48A - Insurance Code
Section 354FF7-470Y7 and 477GG
Annotated Code of Maryland
(1979 Replacement Volume and 1985 Supplement)

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

Article 48A - Insurance Code

354FF.

~~(A) (1) IN THIS SECTION, "DEMENTIA" MEANS AN ORGANIC SYNDROME EVIDENCED BY A DECLINE OF MEMORY AND OTHER INTELLECTUAL FUNCTIONS IN COMPARISON WITH THE INDIVIDUAL'S PREVIOUS LEVEL OF FUNCTIONING.~~

~~(2) "DEMENTIA" INCLUDES ALZHEIMER'S DISEASE AND MULTI-INFARCT OR ARTERIOSCLEROTIC DEMENTIA.~~

~~(B) (A) EVERY GROUP OR INDIVIDUAL MEDICAL OR MAJOR MEDICAL CONTRACT OR CERTIFICATE ISSUED OR DELIVERED WITHIN THE STATE BY A NONPROFIT HEALTH SERVICE PLAN SHALL PROVIDE NONPROFIT HEALTH SERVICE PLAN PROPOSING TO ISSUE OR DELIVER IN THIS STATE A GROUP MEDICAL OR MAJOR MEDICAL CONTRACT WRITTEN ON AN EXPENSE INCURRED BASIS SHALL OFFER THE GROUP THE OPTION OF PROVIDING BENEFITS FOR EXPENSES ARISING FROM THE CARE, INCLUDING NURSING HOME CARE AND INTERMEDIATE OR CUSTODIAL NURSING CARE, OF VICTIMS OF DEMENTIA ALZHEIMER'S DISEASE.~~

(B) EVERY NONPROFIT HEALTH SERVICE PLAN PROPOSING TO ISSUE OR DELIVER IN THIS STATE A GROUP MEDICAL OR MAJOR MEDICAL CONTRACT WRITTEN ON AN EXPENSE INCURRED BASIS SHALL OFFER THE GROUP THE OPTION OF PROVIDING BENEFITS FOR EXPENSES ARISING FROM THE CARE OF THE ELDERLY, INCLUDING NURSING HOME CARE AND INTERMEDIATE OR CUSTODIAL NURSING CARE OF VICTIMS OF ANY DISEASE, AS DESIGNATED IN REGULATIONS PROMULGATED BY THE COMMISSIONER, OTHER THAN ALZHEIMER'S DISEASE.