

## Group Health - Insurance Coverage of Surviving Spouses

FOR the purpose of requiring group health insurance contracts to offer the spouse and dependent children of a deceased employee the option to continue coverage; specifying the eligibility for and duration of the continuation coverage; specifying the maximum period a spouse or dependent child may continue coverage; prohibiting continuation coverage from being conditional upon evidence of insurability or waiting periods; requiring continuation coverage to be identical to coverage offered to similarly situated individuals whose spouse is not deceased; specifying a time period and procedure for the surviving spouse to elect continuation coverage; requiring certificates issued under group insurance contracts to specify the terms and conditions of the continuation coverage; requiring the Insurance Commissioner to publish certain notices and supply and prescribe certain forms; specifying the maximum amount which may be required to be paid in order to receive continuation coverage; requiring the Secretary of Health and Mental Hygiene to include notice of continuation coverage when issuing a death certificate; requiring licensed funeral directors to provide surviving spouses, immediate family members, or authorized representatives notice in certain cases; specifying that the provisions of this Act do not affect or limit conversion rights; specifying that insurers, employers and licensed funeral directors will not be held liable in certain cases; making health maintenance organizations subject to the continuation provisions; modifying other provisions regarding continuation of group health insurance benefits; defining certain terms; and generally relating to group health insurance coverage.

BY repealing and reenacting, with amendments,

Article 48A - Insurance Code  
Section 477K(d)  
Annotated Code of Maryland  
(1979 Replacement Volume and 1985 Supplement)

BY adding to

Article 48A - Insurance Code  
Section 354FF, 477GG, and 490G  
Annotated Code of Maryland  
(1979 Replacement Volume and 1985 Supplement)

BY repealing and reenacting, with amendments,

Article - Health - General  
Section 4-217  
Annotated Code of Maryland  
(1982 Volume and 1985 Supplement)