

individual hospital benefit policies; and defining a certain term.

BY repealing and reenacting, with amendments,

Article 48A - Insurance Code
Section 361F, 470S, and 477Y
Annotated Code of Maryland
(1986 Replacement Volume and 1988 Supplement)

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

Article 48A - Insurance Code

361F.

(a) Except as otherwise provided in this section, the Insurance Commissioner, in accordance with regulations issued by him, shall permit health insurance policies to contain nonduplication provisions or provisions to coordinate the coverage with other health insurance policies, including those of nonprofit health service plans, and those of commercial group, blanket, and individual policies, and with other established programs under which the insured may make a claim.

(b) Notwithstanding the provisions of subsection (a) of this section or any other provision of this article, a nonprofit health insurance policy or nonprofit health service plan may not contain nonduplication provisions or provisions to coordinate coverage with any individually underwritten and issued, guaranteed renewable, specified disease policy, as defined in § 468H of this article, OR INTENSIVE CARE POLICY, OR---ANY INDIVIDUALLY---UNDERWRITTEN--AND--ISSUED,--GUARANTEED--RENEWABLE, LIMITED-BENEFIT-HOSPITAL-INDEMNITY-POLICY, EITHER-OF which does DO not provide benefits on an expense-incurred basis.

(C) FOR THE PURPOSES OF THIS SECTION, "INTENSIVE CARE POLICY" MEANS A HEALTH INSURANCE POLICY THAT PROVIDES BENEFITS ONLY WHEN TREATMENT IS RECEIVED IN THAT SPECIFICALLY DESIGNATED FACILITY OF A HOSPITAL THAT PROVIDES THE HIGHEST LEVEL OF CARE AND WHICH IS RESTRICTED TO THOSE PATIENTS WHO ARE PHYSICALLY, CRITICALLY ILL OR INJURED.

470S.

(a) Except as otherwise provided in this section, the Insurance Commissioner, in accordance with regulations issued by him, shall permit health insurance policies to contain nonduplication provisions or provisions to coordinate the coverage with other health insurance policies, including those of nonprofit health service plans, and those of commercial group,