

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 health insurance policy 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) "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.

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(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 group or blanket health insurance policy 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 WITH 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.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1989.

Approved May 25, 1989.