

WILLIAM DONALD SCHAEFER, Governor

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

BY adding to

Article 48A - Insurance Code  
Section 490K  
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) IN THIS SECTION, "INTENSIVE CARE POLICY" MEANS A HEALTH INSURANCE POLICY THAT PROVIDES BENEFITS EXCLUSIVELY FOR TREATMENT RECEIVED IN A SPECIFICALLY DESIGNATED FACILITY OF A HOSPITAL THAT:

(1) PROVIDES THE HIGHEST LEVEL OF CARE FOR THE TREATMENT; AND

(2) IS RESTRICTED TO PATIENTS WHO ARE PHYSICALLY, CRITICALLY ILL OR INJURED.

~~(a)~~ (B) 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)~~ (C) 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--ANY--INDIVIDUALLY--UNDERWRITTEN--AND ISSUED,--GUARANTEED-RENEWABLE,--LIMITED-BENEFIT-HOSPITAL-INDemnITY POLICY OR INTENSIVE CARE POLICY,~~ which ~~-{does-}~~ ~~DO~~ not provide benefits on an expense-incurred basis.

470S.