

~~Article 48A — Insurance Code~~

~~55. HEALTH INSURANCE REFORM~~

698.

~~(A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED:~~

~~(B) "CARRIER" MEANS:~~

~~(1) AN INSURER THAT HOLDS A CERTIFICATE OF AUTHORITY IN THIS STATE AND PROVIDES HEALTH INSURANCE IN THIS STATE;~~

~~(2) A HEALTH MAINTENANCE ORGANIZATION THAT IS LICENSED TO OPERATE IN THIS STATE;~~

~~(3) A MULTIPLE EMPLOYER WELFARE ARRANGEMENT;~~

~~(4) A MULTIPLE EMPLOYER TRUST LOCATED IN MARYLAND OR ANY OTHER STATE COVERING MARYLAND RESIDENTS;~~

~~(5) A NONPROFIT HEALTH SERVICE PLAN THAT IS LICENSED TO OPERATE IN THIS STATE; OR~~

~~(6) ANY OTHER PERSON OR ORGANIZATION THAT PROVIDES HEALTH BENEFIT PLANS SUBJECT TO STATE INSURANCE REGULATION.~~

~~(C) "COMMISSION" MEANS THE HEALTH CARE BENEFIT AND DATA COMMISSION ESTABLISHED UNDER THIS SUBTITLE.~~

~~(D) (1) "HEALTH BENEFIT PLAN" MEANS ANY:~~

~~(I) HOSPITAL OR MEDICAL POLICY OR CERTIFICATE, INCLUDING THOSE ISSUED UNDER MULTIPLE EMPLOYER TRUSTS OR ASSOCIATIONS LOCATED IN MARYLAND OR ANY OTHER STATE COVERING MARYLAND RESIDENTS WHO ARE ELIGIBLE EMPLOYEES;~~

~~(II) NONPROFIT HEALTH SERVICE PLAN;~~

~~(III) HEALTH MAINTENANCE ORGANIZATION SUBSCRIBER OR GROUP MASTER CONTRACT; OR~~

~~(IV) PLAN PROVIDED BY OR THROUGH A MULTIPLE EMPLOYER WELFARE ARRANGEMENT, OR OTHER BENEFIT ARRANGEMENT OFFERED BY A MULTIPLE EMPLOYER WELFARE ARRANGEMENT.~~

~~(2) "HEALTH BENEFIT PLAN" DOES NOT INCLUDE:~~

~~(I) ACCIDENT ONLY INSURANCE;~~

~~(II) FIXED INDEMNITY INSURANCE;~~

~~(III) CREDIT HEALTH INSURANCE;~~