

(4) "PROVIDER PANEL" MEANS THOSE PROVIDERS WITH WHICH A HEALTH MAINTENANCE ORGANIZATION CONTRACTS TO PROVIDE HEALTH CARE SERVICES TO THE HEALTH MAINTENANCE ORGANIZATION'S MEMBERS OR SUBSCRIBERS UNDER THE HEALTH MAINTENANCE ORGANIZATION'S HEALTH BENEFIT PLAN.

(B) IF AN EMPLOYER, ASSOCIATION, OR OTHER PRIVATE GROUP ARRANGEMENT OFFERS HEALTH BENEFIT PLAN COVERAGE TO EMPLOYEES OR INDIVIDUALS ONLY THROUGH A HEALTH MAINTENANCE ORGANIZATION, THE HEALTH MAINTENANCE ORGANIZATION WITH WHICH THE EMPLOYER, ASSOCIATION, OR OTHER PRIVATE GROUP ARRANGEMENT IS CONTRACTING FOR THE COVERAGE SHALL OFFER, OR CONTRACT WITH ANOTHER CARRIER TO OFFER, A POINT-OF-SERVICE OPTION TO THE EMPLOYER, ASSOCIATION, OR OTHER PRIVATE GROUP ARRANGEMENT IN CONJUNCTION WITH THE HEALTH MAINTENANCE ORGANIZATION AS AN ADDITIONAL BENEFIT FOR AN EMPLOYEE OR INDIVIDUAL, AT THE EMPLOYEE'S OR INDIVIDUAL'S OPTION, TO ACCEPT OR REJECT.

(C) (1) AN EMPLOYER, ASSOCIATION, OR OTHER PRIVATE GROUP ARRANGEMENT MAY REQUIRE AN EMPLOYEE OR INDIVIDUAL THAT ACCEPTS THE ADDITIONAL COVERAGE UNDER A POINT-OF-SERVICE OPTION UNDER SUBSECTION (B) OF THIS SECTION TO BE RESPONSIBLE FOR THE PAYMENT OF A PREMIUM OVER THE AMOUNT OF THE PREMIUM FOR THE COVERAGE OFFERED BY THE HEALTH MAINTENANCE ORGANIZATION.

(2) A CARRIER MAY IMPOSE DIFFERENT COST SHARING PROVISIONS FOR THE POINT-OF-SERVICE OPTION BASED ON WHETHER THE HEALTH CARE SERVICE IS PROVIDED THROUGH THE PROVIDER PANEL OF THE HEALTH MAINTENANCE ORGANIZATION OR OUTSIDE THE PROVIDER PANEL OF THE HEALTH MAINTENANCE ORGANIZATION.

SECTION 3. AND BE IT FURTHER ENACTED, That:

(a) The Secretary of Health and Mental Hygiene, jointly with the Dean of the University of Maryland School of Medicine, the Dean of The Johns Hopkins University School of Medicine, and the President of the Monumental Medical Society, shall conduct a study to determine if there is a need in Maryland to require all health care practitioners authorized under the Health Occupations Article to participate in the Maryland Medical Assistance Program as a condition of licensure or certification;

(b) The study shall include information on:

(1) Whether there is an underserved population of medically indigent individuals who are categorically eligible for Medical Assistance benefits, including:

(i) The geographical area of the underserved population;

(ii) The reasons why the population is underserved; and

(iii) The type and number of health care practitioners needed to meet the needs of the underserved population; and