

(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 2. AND BE IT FURTHER ENACTED, That the Laws of Maryland read as follows:*

Article 48A - Insurance Code

490DD.

(A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

(2) "CARRIER" MEANS:

(I) AN INSURER;

(II) A NONPROFIT HEALTH SERVICE PLAN;

(III) A HEALTH MAINTENANCE ORGANIZATION;

(IV) A DENTAL PLAN ORGANIZATION; OR

(V) ANY OTHER PERSON OR ORGANIZATION THAT PROVIDES DENTAL BENEFIT PLANS SUBJECT TO STATE REGULATION.

(3) "DENTAL POINT-OF-SERVICE OPTION" MEANS A DELIVERY SYSTEM THAT PERMITS AN INSURED, AN ENROLLEE, OR OTHER COVERED PERSON OF A DENTAL BENEFIT PLAN TO RECEIVE DENTAL SERVICES OUTSIDE THE PROVIDER PANEL.