

(4) "PROVIDER PANEL" MEANS THOSE PROVIDERS WITH WHICH A CARRIER CONTRACTS TO PROVIDE DENTAL SERVICES TO THE CARRIER'S INSUREDS, ENROLLEES, OR OTHER COVERED PERSONS UNDER THE CARRIER'S DENTAL BENEFIT PLAN.

(B) IF AN EMPLOYER, ASSOCIATION, OR OTHER PRIVATE GROUP ARRANGEMENT OFFERS DENTAL BENEFIT PLAN COVERAGE TO EMPLOYEES OR INDIVIDUALS ONLY THROUGH A CARRIER'S PROVIDER PANEL, THE CARRIER 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 DENTAL POINT-OF-SERVICE OPTION TO THE EMPLOYER, ASSOCIATION, OR OTHER PRIVATE GROUP ARRANGEMENT 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 DENTAL 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 DENTAL BENEFIT COVERAGE OFFERED BY THE CARRIER ONLY THROUGH ITS PROVIDER PANEL.

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

SECTION 2. AND BE IT FURTHER ENACTED, That:

(a) ~~The Insurance Administration shall study the issue of enrollee access to providers, including:~~

- (1) ~~premium and out of pocket costs to enrollees;~~
- (2) ~~enrollee access to specialists; and~~
- (3) ~~the effect on minority providers of carrier criteria and procedures established for determining participation on provider panels.~~

(b) ~~On or before December 31, 1996, the Insurance Administration shall report the findings of its study under subsection (a) of this section to the Senate Finance Committee and the House Economic Matters Committee and submit a copy of the report to the library of the Department of Legislative Reference.~~

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:~~