

which seemed to indicate when an autopsy may be conducted, is deleted as surplusage.

Defined terms: "Blanket health insurance" § 15-301

"Commissioner" § 1-101

"Insurer" § 1-101

"Policy" § 1-101

15-308. SAME — INDIVIDUAL APPLICATIONS AND CERTIFICATES.

(A) INDIVIDUAL APPLICATION NOT REQUIRED.

AN INDIVIDUAL WHO IS COVERED UNDER A POLICY OR CONTRACT OF BLANKET HEALTH INSURANCE MAY NOT BE REQUIRED TO COMPLETE AN INDIVIDUAL APPLICATION.

(B) CERTIFICATE NOT REQUIRED.

AN INSURER NEED NOT PROVIDE A CERTIFICATE TO EACH INDIVIDUAL COVERED UNDER A POLICY OF BLANKET HEALTH INSURANCE.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 476.

Throughout this section, references to an "individual" are substituted for the former references to a "person" because an individual is covered under a policy or contract of blanket health insurance.

Defined terms: "Blanket health insurance" § 15-301

"Insurer" § 1-101

"Policy" § 1-101

15-309. SAME — PAYMENT OF BENEFITS.

(A) PAYABLE TO INSURED GENERALLY.

EXCEPT AS PROVIDED IN SUBSECTIONS (B) THROUGH (D) OF THIS SECTION, BENEFITS UNDER A POLICY OF BLANKET HEALTH INSURANCE ARE PAYABLE TO THE INSURED, BENEFICIARIES DESIGNATED BY THE INSURED, OR ESTATE OF THE INSURED.

(B) EXCEPTION — PAYABLE TO PARENT OR GUARDIAN.

IF THE INSURED IS UNDER THE AGE OF 18 YEARS OR IS MENTALLY INCOMPETENT, BENEFITS UNDER A POLICY OF BLANKET HEALTH INSURANCE MAY BE MADE PAYABLE TO THE INSURED'S PARENTS, GUARDIAN, OR OTHER PERSON WHO SUPPORTS THE INSURED.

(C) SAME — PAYABLE TO EMPLOYER.

IF THE EMPLOYER HAS PAID THE ENTIRE COST OF A POLICY OF BLANKET HEALTH INSURANCE, BENEFITS UNDER THE POLICY MAY BE MADE PAYABLE TO THE EMPLOYER.