

elected by or on behalf of an insured” is added to state expressly that which only was implied in the former law, i.e., continuation coverage is not automatic.

In subsection (e)(1) of this section, the term “authorized representative” is added for conformity with subsection (c)(3) of this section and to state expressly that which only was implied in the former law, i.e., an authorized representative may elect continuation coverage for an insured.

In subsection (h)(2) of this section, the reference to the Secretary of “Business and Economic Development” is substituted for the former reference to the Secretary of “Economic and Employment Development” for accuracy.

- Defined terms: “Commissioner” § 1-101
- “County” § 1-101
- “Insurance contract” § 1-101
- “Insurer” § 1-101
- “Policy” § 1-101

15-410. CONTINUATION COVERAGE ON DEATH OF INDIVIDUAL IN INSURED GROUP.

A GROUP HEALTH INSURANCE POLICY UNDER WHICH AN INSURER PAYS BENEFITS FOR EXPENSES INCURRED FOR HOSPITAL, NURSING, MEDICAL, OR SURGICAL SERVICES FOR FAMILY MEMBERS OR DEPENDENTS OF AN INDIVIDUAL IN THE INSURED GROUP MAY PROVIDE FOR THE CONTINUATION OF ALL OR PART OF THE BENEFIT PROVISIONS AFTER THE DEATH OF THE INDIVIDUAL IN THE INSURED GROUP.

REVISOR’S NOTE: This section is new language derived without substantive change from former Art. 48A, § 471(6).

The reference to a group health “insurance” policy is added for clarity and consistency with terminology used throughout this subtitle.

The references to an “individual” in the insured group are substituted for the former references to a “person” because an insured group consists of individuals.

- Defined terms: “Health insurance” § 1-101
- “Insurer” § 1-101
- “Policy” § 1-101

15-411. OPEN ENROLLMENT OF INVOLUNTARILY TERMINATED SPOUSE LOSING COVERAGE.

(A) IN GENERAL.

EACH GROUP HEALTH INSURANCE CONTRACT OR POLICY THAT IS ISSUED BY AN INSURER OR NONPROFIT HEALTH SERVICE PLAN SHALL PROVIDE CONTINUOUS OPEN ENROLLMENT FOR THE PURPOSE OF ALLOWING A MARRIED EMPLOYEE WHO IS ENROLLED UNDER THE CONTRACT OR POLICY TO ALTER THE TERMS OF THE EMPLOYEE’S COVERAGE TO INCLUDE THE EMPLOYEE’S SPOUSE OR CHILDREN IF THE EMPLOYEE’S SPOUSE LOSES COVERAGE UNDER ANOTHER GROUP HEALTH