

INSURANCE CONTRACT OR POLICY BECAUSE OF THE INVOLUNTARY TERMINATION OF THE SPOUSE'S EMPLOYMENT OTHER THAN FOR CAUSE.

(B) EVIDENCE OF INSURABILITY NOT REQUIRED.

A GROUP HEALTH INSURANCE CONTRACT OR POLICY MAY NOT REQUIRE EVIDENCE OF INSURABILITY FOR A SPOUSE WHO QUALIFIES FOR GROUP HEALTH INSURANCE COVERAGE UNDER THIS SECTION.

(C) TIME OF NOTICE TO EMPLOYER.

A MARRIED EMPLOYEE WHO WISHES TO ALTER THE TERMS OF THE EMPLOYEE'S COVERAGE UNDER THIS SECTION SHALL NOTIFY THE EMPLOYER WITHIN 6 MONTHS AFTER THE DATE ON WHICH THE COVERAGE OF THE EMPLOYEE'S SPOUSE UNDER ANOTHER GROUP HEALTH INSURANCE CONTRACT OR POLICY TERMINATES.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, §§ 354AA and 472A.

In subsection (a) of this section, the reference to a contract or policy that "is issued by an insurer or nonprofit health service plan" is added to clarify the applicability of this provision.

Defined terms: "Health insurance" § 1-101

"Insurer" § 1-101

"Policy" § 1-101

15-412. CONVERSION FROM GROUP TO INDIVIDUAL POLICY — GROUP HEALTH INSURANCE POLICIES.

(A) "INSURED INDIVIDUAL" DEFINED.

IN THIS SECTION, "INSURED INDIVIDUAL" INCLUDES:

(1) AN EMPLOYEE OR MEMBER WHO IS COVERED UNDER A GROUP POLICY; AND

(2) AN ELIGIBLE DEPENDENT OF AN EMPLOYEE OR MEMBER WHO IS COVERED UNDER A GROUP POLICY.

(B) SCOPE OF SECTION.

(1) THIS SECTION APPLIES TO:

(I) EACH GROUP INSURANCE POLICY THAT INSURES EMPLOYEES OR MEMBERS FOR HOSPITAL, SURGICAL, OR MAJOR MEDICAL INSURANCE ON AN EXPENSE-INCURRED OR SERVICE BASIS, OTHER THAN A POLICY THAT PROVIDES COVERAGE ONLY FOR SPECIFIC DISEASES OR FOR ACCIDENTAL INJURIES; AND

(II) EACH GROUP INSURANCE POLICY THAT IS DELIVERED OR ISSUED FOR DELIVERY IN THE STATE BY A NONPROFIT HEALTH SERVICE PLAN AND THAT INSURES EMPLOYEES OR MEMBERS AND THEIR DEPENDENTS FOR HOSPITAL, MEDICAL, MAJOR MEDICAL, OR SURGICAL INSURANCE ON AN EXPENSE-INCURRED