

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, §§ 354V, 470P, and 477C.

Former Art. 48A, § 354V provided that a policy or renewal "of nonprofit health service plan" may not be denied or canceled "by the insurer". This section is revised to clarify that it is the nonprofit health service plan, and not "the insurer", that is prohibited from denying, canceling, or refusing to renew a health insurance policy under this section since a nonprofit health service plan is not considered to be an insurer.

The reference to an "individual" health insurance policy is added to clarify the applicability of this section.

The former references to "accident" insurance are deleted as unnecessary in light of the comprehensive definition of "health insurance".

Defined terms: "Health insurance" § 1-101
"Insurer" § 1-101
"Policy" § 1-101

15-504. EFFECT OF BREAST IMPLANTS ON COVERAGE.

AN INDIVIDUAL, GROUP, OR BLANKET HEALTH INSURANCE POLICY:

(1) MAY NOT BE DENIED BY AN INSURER OR NONPROFIT HEALTH SERVICE PLAN SOLELY BECAUSE THE INSURED HAS HAD A BREAST IMPLANT; AND

(2) ON RENEWAL, MAY NOT IMPOSE A WAITING PERIOD OR EXCLUSION FOR A PREEXISTING CONDITION THAT LIMITS OR EXCLUDES COVERAGE SOLELY BECAUSE THE INSURED HAS HAD A BREAST IMPLANT.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, §§ 354NN, 470DD, and 477NN.

Former Art. 48A, § 354NN provided that a policy "of a nonprofit health service plan" may not be denied "by the insurer". This section is revised to clarify that it is the nonprofit health service plan, and not "the insurer", that is prohibited from denying a health insurance policy under this section since a nonprofit health service plan is not considered to be an insurer.

The reference to an "individual" health insurance policy is added to clarify the applicability of this section.

The former references to "accident" insurance are deleted as unnecessary in light of the comprehensive definition of "health insurance".

Defined terms: "Health insurance" § 1-101
"Insurer" § 1-101
"Policy" § 1-101

15-505. EXCLUSION OF PAYMENTS FOR LEAVING HOME CONFINEMENT.

(A) SCOPE OF SECTION.