

THIS SECTION APPLIES TO EACH INDIVIDUAL, GROUP, OR BLANKET HEALTH INSURANCE POLICY OR CERTIFICATE THAT IS ISSUED BY AN INSURER OR NONPROFIT HEALTH SERVICE PLAN ON OR AFTER JULY 2, 1970, COVERING A PERSON IN THE STATE.

(B) PROHIBITED.

(1) A POLICY OR CERTIFICATE SUBJECT TO THIS SECTION THAT PROVIDES COVERAGE FOR DISABILITY OR SICKNESS WHILE AN INDIVIDUAL IS CONFINED AT HOME MAY NOT EXCLUDE PAYMENTS OR BENEFITS BECAUSE THE INDIVIDUAL LEAVES HOME FOR MEDICAL TREATMENT.

(2) COVERAGE EXTENDS TO INDIVIDUALS CONFINED AT HOME, WHO ARE OTHERWISE ELIGIBLE, REGARDLESS OF THE PLACE OF MEDICAL TREATMENT.

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

In subsection (a) of this section, the references to each individual, group, or "blanket" health insurance policy or certificate that is issued "by an insurer or nonprofit health service plan" are added to clarify the applicability of this section.

Also in subsection (a) of this section, the defined term "health insurance" is substituted for the former references to "accident" insurance and "sickness" insurance in light of the comprehensive definition of "health insurance".

Also in subsection (a) of this section, the phrase "on or after July 2, 1970" is substituted for the former phrase "after July 1, 1970" for clarity and to conform to similar provisions in this and other revised articles of the Code.

In subsection (b)(1) of this section, the reference to coverage while "an individual is" confined at home is added for clarity.

Also in subsection (b)(1) of this section, the former references to a "term of" sickness are deleted as surplusage.

Also in subsection (b)(1) of this section, the former references to excluding payments or benefits "to that person" are deleted as implicit.

Also in subsection (b)(1) of this section, the former references to leaving "the confinement of" home are deleted as surplusage.

In subsection (b)(2) of this section, the reference to "individuals" confined at home is substituted for the former references to "persons" since only an individual can be confined at home.

Defined terms: "Health insurance" § 1-101

"Insurer" § 1-101

"Person" § 1-101

"Policy" § 1-101