

In subsection (b) of this section, the reference to a "physician" is substituted for the former reference to a "doctor of medicine" for consistency within this subtitle.

Also in subsection (b) of this section, the former references to a "duly" licensed psychologist are deleted as implicit in the concept of licensure.

Defined terms: "Health insurance" § 1-101

"Person" § 1-101

"Policy" § 1-101

SUBTITLE 8. REQUIRED HEALTH INSURANCE BENEFITS.

15-801. BENEFITS FOR ALZHEIMER'S DISEASE AND CARE OF ELDERLY INDIVIDUALS.

(A) SCOPE OF SECTION.

THIS SECTION APPLIES TO:

(1) INSURERS THAT PROPOSE TO ISSUE OR DELIVER IN THE STATE GROUP OR BLANKET HEALTH INSURANCE POLICIES THAT ARE WRITTEN ON AN EXPENSE-INCURRED BASIS; AND

(2) NONPROFIT HEALTH SERVICE PLANS THAT PROPOSE TO ISSUE OR DELIVER IN THE STATE GROUP MEDICAL OR MAJOR MEDICAL CONTRACTS THAT ARE WRITTEN ON AN EXPENSE-INCURRED BASIS.

(B) REQUIRED OFFERING OF COVERAGE — ALZHEIMER'S DISEASE.

AN ENTITY SUBJECT TO THIS SECTION SHALL OFFER THE POLICYHOLDER THE OPTION OF PROVIDING BENEFITS FOR EXPENSES ARISING FROM THE CARE, INCLUDING NURSING HOME CARE AND INTERMEDIATE OR CUSTODIAL NURSING CARE, OF INDIVIDUALS WHO HAVE ALZHEIMER'S DISEASE.

(C) SAME — CARE OF ELDERLY INDIVIDUALS.

AN ENTITY SUBJECT TO THIS SECTION SHALL OFFER THE POLICYHOLDER THE OPTION OF PROVIDING BENEFITS FOR EXPENSES ARISING FROM THE CARE OF ELDERLY INDIVIDUALS, INCLUDING NURSING HOME CARE AND INTERMEDIATE OR CUSTODIAL NURSING CARE OF ELDERLY INDIVIDUALS WHO HAVE ANY DISEASE, OTHER THAN ALZHEIMER'S DISEASE, THAT IS DESIGNATED IN REGULATIONS ADOPTED BY THE COMMISSIONER.

(D) LIMITATIONS ON COVERAGE OFFERED.

AN ENTITY SUBJECT TO THIS SECTION MAY ESTABLISH REASONABLE LIMITS ON THE BENEFITS OFFERED UNDER THIS SECTION, INCLUDING COPAYMENT AND DEDUCTIBLE PROVISIONS AND MAXIMUM ANNUAL AND LIFETIME DOLLAR LIMITS.

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

In subsection (a)(1) of this section, the former reference to a "health" insurer