

(2) ADVOCATING MORE THAN 48 HOURS OF INPATIENT HOSPITAL CARE AFTER A COMPLICATED VAGINAL DELIVERY OR MORE THAN 96 HOURS OF INPATIENT HOSPITAL CARE AFTER A COMPLICATED CESAREAN SECTION; OR

(3) PRESCRIBING A HOME VISIT UNDER SUBSECTION (E)(1)(II) OR (2) OF THIS SECTION.

(G) PROHIBITED ACTIONS.

AN ENTITY SUBJECT TO THIS SECTION MAY NOT IMPOSE A COPAYMENT OR COINSURANCE REQUIREMENT OR DEDUCTIBLE FOR COVERAGE REQUIRED UNDER SUBSECTION (E)(1) OR (2) OF THIS SECTION OR REFUSE REIMBURSEMENT UNDER SUBSECTION (E)(1) OF THIS SECTION IF THE SERVICES DO NOT OCCUR WITHIN THE TIME SPECIFIED.

(H) NOTICE OF COVERAGE REQUIRED.

AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE NOTICE ANNUALLY TO INSURED AND ENROLLEES ABOUT THE COVERAGE PROVIDED BY THIS SECTION.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 490HH.

In subsection (b)(2) of this section, the reference to health maintenance organizations "that provide inpatient hospitalization coverage to individuals or groups under contracts that are issued or delivered in the State" is added to clarify the applicability of this section. Consequently, the former reference to insurers and nonprofit health service plans that provide inpatient hospitalization coverage on an expense-incurred basis as "including" health maintenance organizations is deleted for accuracy since a health maintenance organization is not considered to be either an insurer or a nonprofit health service plan and does not provide benefits on an expense-incurred basis.

Defined terms: "Health insurance" § 1-101

"Insurer" § 1-101

"Policy" § 1-101

15-813. BENEFITS FOR DISABILITY CAUSED BY PREGNANCY OR CHILDBIRTH.

(A) SCOPE OF SECTION.

THIS SECTION APPLIES TO EACH GROUP OR BLANKET HEALTH INSURANCE POLICY THAT:

- (1) IS ISSUED OR DELIVERED IN THE STATE;
- (2) IS ISSUED OR DELIVERED TO AN ENTITY THAT IS INCORPORATED OR HAS A MAIN OFFICE IN THE STATE; OR
- (3) COVERS INDIVIDUALS WHO RESIDE OR WORK IN THE STATE.

(B) REQUIRED OFFERING OF COVERAGE.