

CHAPTER 198

(Senate Bill 724)

AN ACT concerning

~~Life Insurance and Health Insurance—Rejection of Application—Statement of Actual Reason for Rejection~~ Health Insurers and Life Insurers – Disclosure of Medical Information

~~FOR the purpose of requiring a life or health insurer, when the insurer rejects an application for a policy, to provide the applicant with a certain notice and a certain statement of the actual reason for rejection under certain circumstances; establishing certain form and content requirements for the statement of actual reason; providing that a statement of actual reason is privileged under certain circumstances; requiring an insurer to file a copy of each statement of actual reason with the Maryland Insurance Commissioner; and generally relating to the statement of actual reason for rejection of an application in life insurance and health insurance.~~

FOR the purpose of requiring certain medical files on applicants compiled by health insurers and life insurers to be made available for inspection to a physician of the applicant's choice under certain circumstances; authorizing a certain insurer to disclose certain medical information to a physician of an insured's choice under certain circumstances; requiring a life insurer that denies a policy of life insurance to an applicant to disclose to a certain physician the results of a certain medical examination on request of the applicant; and generally relating to requirements for health insurers and life insurers to disclose medical information.

BY adding to

~~Article—Insurance~~

~~Section 27-911~~

~~Annotated Code of Maryland~~

~~(1995 Volume and 1996 Supplement)~~

~~(As enacted by Chapter \_\_\_ (H.B. 11) of the Acts of the General Assembly of 1997)~~

BY repealing and reenacting, with amendments,

Article – Insurance

Section 4-402(a) and 4-403(b)(1)

Annotated Code of Maryland

(1995 Volume and 1996 Supplement)

(As enacted by Chapter 36 of the Acts of the General Assembly of 1995 and Chapter \_\_\_\_\_ (H.B. 387) of the Acts of the General Assembly of 1997)

BY adding to

Article – Insurance

Section 4-404