

4-402.

(a) Medical files on applicants and claimants that are compiled by insurers under policies of health insurance or life insurance shall be made available for inspection:

- (1) on request of the applicant or claimant; [or]
- (2) ON REQUEST OF the agent of the applicant or claimant; OR
- (3) ON REQUEST OF THE APPLICANT, A PHYSICIAN OF THE APPLICANT'S CHOICE.

4-403.

(b) (1) An insurer may disclose specific medical information contained in an insured's medical records to:

- (I) the insured; [or]
- (II) the insured's agent or representative; OR
- (III) ON REQUEST OF THE INSURED, A PHYSICIAN OF THE INSURED'S CHOICE.

4-404.

IF A LIFE INSURER DENIES A POLICY OF LIFE INSURANCE TO AN APPLICANT, THE LIFE INSURER SHALL DISCLOSE THE RESULTS OF ANY MEDICAL EXAMINATION ADMINISTERED TO DETERMINE THE APPLICANT'S INSURABILITY TO A PHYSICIAN OF THE APPLICANT'S CHOICE IF THE APPLICANT SO REQUESTS.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 1997.

Approved April 29, 1997.

CHAPTER 199

(Senate Bill 741)

AN ACT concerning

Health Maintenance Organizations - Payment of Nonparticipating Health Care Providers - Medicare Contracts

FOR the purpose of exempting a health maintenance organization from a certain prohibition against the use of a certain methodology to determine the rate of payment to a health care provider that is not under contract with the health maintenance organization, if the services of the provider are rendered under a certain federal Medicare contract; and generally relating to provider payment methodology used by health maintenance organizations.

BY repealing and reenacting, with amendments,