

(1996 Replacement Volume and 1996 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article - Health - General

19-710.2.

(a) (1) In this section the following words have the meanings indicated.

(2) "Carrier" means:

(i) An insurer;

(ii) A nonprofit health service plan;

(iii) A health maintenance organization;

(iv) A dental plan organization; or

(v) Any other person or organization that provides health benefit plans subject to State regulation.

(3) "~~Point-of-service option~~" means a ~~delivery system that permits a member or subscriber of a health maintenance organization to receive [services] ANY HEALTH CARE SERVICE outside the provider panel of the health maintenance organization THAT IS COVERED under the terms and conditions of the member's or subscriber's contract with the health maintenance organization~~ HEALTH BENEFIT PLAN OFFERED BY A HEALTH MAINTENANCE ORGANIZATION THAT PERMITS AN ENROLLEE TO RECEIVE SPECIALTY CARE FOR ANY HEALTH SERVICES COVERED UNDER THE PLAN FROM OUTSIDE THE PANEL OF THE HEALTH MAINTENANCE ORGANIZATION FROM A PROVIDER WHO IS NOT A PRIMARY CARE PROVIDER THAT PERMITS A MEMBER OR SUBSCRIBER OF A HEALTH MAINTENANCE ORGANIZATION TO RECEIVE ANY HEALTH CARE SERVICE OUTSIDE THE PROVIDER PANEL OF THE HEALTH MAINTENANCE ORGANIZATION THAT IS COVERED UNDER THE MEMBER'S OR SUBSCRIBER'S CONTRACT WITH THE HEALTH MAINTENANCE ORGANIZATION.

(4) "Provider panel" means those providers with which a health maintenance organization contracts to provide services to the health maintenance organization's members or subscribers under the health maintenance organization's health benefit plan.

(b) (1) If an employer, association, or other private group arrangement offers health benefit plan coverage to employees or individuals only through a health maintenance organization, the health maintenance organization with which the employer, association, or other private group arrangement is contracting for the coverage shall offer, or contract with another carrier to offer, a point-of-service option to the employer, association, or other private group arrangement in conjunction with the health maintenance organization as an additional benefit for an employee or individual, at the employee's or individual's option, to accept or reject.