

## Senate Bill No. 843

AN ACT concerning

**Maryland Health Insurance Portability and Accountability Act**

FOR the purpose of establishing certain market reforms in the individual and group market consistent with the provisions of the federal Health Insurance Portability and Accountability Act; prohibiting certain preexisting condition provisions under certain circumstances; requiring certain carriers that sell certain policies to individuals to make certain elections under certain circumstances; requiring certain carriers to submit certain information to the Insurance Commissioner under certain circumstances and to file certain documents; establishing eligibility for certain individuals and groups to benefit from certain provisions of this Act; requiring certain carriers to issue and renew certain health benefit plans under certain circumstances; requiring certain certification of coverage to be given by certain carriers to certain persons under certain circumstances; prohibiting certain carriers under certain circumstances from establishing rules for eligibility for coverage; making provisions of this Act applicable to health maintenance organizations; defining certain terms; authorizing the Insurance Commissioner to adopt certain regulations; requiring the Insurance Commissioner to report to certain committees of the General Assembly at certain times; providing for the effective date dates of this Act; providing for the effective date of certain requirements of this Act; providing that certain requirements of this Act shall be implemented no later than a certain date; providing for the future codification of this Act; and generally relating to health insurance and health benefits coverage.

BY renumbering

Article - Insurance

Section 15-1301 through 15-1307, respectively, and the subtitle "Subtitle 13. Interdepartmental Committee on Mandated Health Insurance Benefits" to be Section 15-1501 through 15-1507, respectively and the subtitle "Subtitle 15. Interdepartmental Committee on Mandated Health Insurance Benefits"

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 48A - Insurance Code

Section 490Y

Annotated Code of Maryland

(1994 Replacement Volume and 1996 Supplement)

BY adding to

Article 48A - Insurance Code

Section 703(h); 752 through 763, inclusive, and the new subtitle "59. Maryland