

(B) SCOPE OF SECTION.

THIS SECTION APPLIES TO INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT PROVIDE COVERAGE FOR HEALTH CARE SERVICES TO INDIVIDUALS OR GROUPS ON AN EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.

(C) CALCULATION OF COINSURANCE PAYMENT AMOUNT.

IF AN ENTITY SUBJECT TO THIS SECTION NEGOTIATES AND ENTERS INTO A CONTRACT WITH PROVIDERS TO RENDER HEALTH CARE SERVICES TO INSURED AT ALTERNATIVE RATES OF PAYMENT, AND COINSURANCE PAYMENTS ARE TO BE BASED ON A PERCENTAGE OF THE FEE FOR HEALTH CARE SERVICES RENDERED BY A PROVIDER, THE ENTITY SHALL CALCULATE THE AMOUNT OF THE COINSURANCE PAYMENT TO BE PAID BY THE INSURED EXCLUSIVELY FROM THE NEGOTIATED ALTERNATIVE RATE FOR THE HEALTH CARE SERVICE RENDERED.

(D) LIMITATION ON COINSURANCE PAYMENT AMOUNT.

AN ENTITY SUBJECT TO THIS SECTION MAY NOT CHARGE OR COLLECT FROM AN INSURED A COINSURANCE PAYMENT AMOUNT THAT IS GREATER THAN THE AMOUNT CALCULATED UNDER SUBSECTION (C) OF THIS SECTION.

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

In subsection (a)(3) of this section, the former reference to providing health care services "within the scope of the license or authorization" is deleted as implicit in the reference to a person "licensed or otherwise authorized" to provide such services.

Defined terms: "Health insurance" § 1-101

"Insurer" § 1-101

"Person" § 1-101

"Policy" § 1-101

15-119. UNIFORM REFERRAL FORMS — IN GENERAL.

(A) SCOPE OF SECTION.

THIS SECTION APPLIES TO INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT ISSUE OR DELIVER INDIVIDUAL, GROUP, OR BLANKET HEALTH INSURANCE POLICIES IN THE STATE.

(B) USE OF FORMS.

AN ENTITY SUBJECT TO THIS SECTION THAT REQUIRES INSURED TO HAVE A WRITTEN REFERRAL TO RECEIVE CONSULTATION SERVICES SHALL USE THE UNIFORM CONSULTATION REFERRAL FORM ADOPTED BY THE COMMISSIONER UNDER § 15-120 OF THIS SUBTITLE AS THE SOLE INSTRUMENT FOR REFERRALS FOR CONSULTATION SERVICES.

(C) PROHIBITIONS.