

misleading language in certain materials provided to insureds and enrollees to discourage or prohibit access to the 911 system under certain circumstances; ~~providing for reimbursement of medically necessary services under certain circumstances~~; defining a certain term; and generally relating to access to the 911 emergency system by insureds and enrollees.

BY adding to

Article - Insurance  
Section 15-126  
Annotated Code of Maryland  
(1997 Volume and 1998 Supplement)

BY adding to

Article - Health - General  
Section 19-706(ff)  
Annotated Code of Maryland  
(1996 Replacement Volume and 1998 Supplement)

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

**Article - Insurance**

15-126.

~~(A) IN THIS SECTION, "EMERGENCY MEDICAL CONDITION" MEANS A MEDICAL CONDITION MANIFESTING ITSELF BY ACUTE SYMPTOMS OF SUFFICIENT SEVERITY, INCLUDING SEVERE PAIN, THAT A PRUDENT LAYPERSON, WHO POSSESSES AN AVERAGE KNOWLEDGE OF HEALTH AND MEDICINE, COULD REASONABLY EXPECT THE ABSENCE OF IMMEDIATE MEDICAL ATTENTION TO RESULT IN:~~

~~(1) PLACING THE HEALTH OF THE INDIVIDUAL, OR WITH RESPECT TO A PREGNANT WOMAN, THE HEALTH OF THE WOMAN OR UNBORN CHILD, IN SERIOUS JEOPARDY;~~

~~(2) SERIOUS IMPAIRMENT TO BODILY FUNCTIONS; OR~~

~~(3) SERIOUS DYSFUNCTION OF ANY BODILY ORGAN OR PART.~~

(A) IN THIS SECTION, "EMERGENCY MEDICAL CONDITION" MEANS A MEDICAL CONDITION THAT MANIFESTS ITSELF BY SYMPTOMS OF SUFFICIENT SEVERITY, INCLUDING SEVERE PAIN, THAT THE ABSENCE OF IMMEDIATE MEDICAL ATTENTION COULD REASONABLY BE EXPECTED BY A PRUDENT LAYPERSON, WHO POSSESSES AN AVERAGE KNOWLEDGE OF HEALTH AND MEDICINE, TO RESULT IN:

(1) PLACING THE PATIENT'S HEALTH IN SERIOUS JEOPARDY;

(2) SERIOUS IMPAIRMENT TO BODILY FUNCTIONS; OR

(3) SERIOUS DYSFUNCTION OF ANY BODILY ORGAN OR PART.