

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

Article - Insurance

15-112.

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

(2) (i) "Carrier" means:

1. an insurer;
2. a nonprofit health service plan;
3. a health maintenance organization;
4. a dental plan organization; or
5. any other person that provides health benefit plans

subject to regulation by the State.

(ii) "Carrier" includes an entity that arranges a provider panel for a carrier.

(3) "Enrollee" means a person entitled to health care benefits from a carrier.

(4) "Provider" means a health care practitioner or group of health care practitioners licensed, certified, or otherwise authorized by law to provide health care services.

(5) (i) "Provider panel" means the providers that contract with a carrier to provide health care services to the carrier's enrollees under the carrier's health benefit plan.

(ii) "Provider panel" does not include an arrangement in which any provider may participate solely by contracting with the carrier to provide health care services at a discounted fee-for-service rate.

(L) (1) (I) IN THIS SUBSECTION THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

(II) "HEALTH BENEFIT PLAN" HAS THE MEANING STATED IN § 15-1201 OF THIS TITLE.

(III) "PROVIDER PANEL" INCLUDES AN ARRANGEMENT IN WHICH ANY PROVIDER MAY PARTICIPATE SOLELY BY CONTRACTING WITH THE CARRIER TO PROVIDE HEALTH CARE SERVICES AT A DISCOUNTED FEE-FOR-SERVICE RATE.

(2) EXCEPT AS PROVIDED IN PARAGRAPH (3) OF THIS SUBSECTION, A CARRIER THAT OFFERS COVERAGE FOR HEALTH CARE SERVICES THROUGH ONE OR MORE HEALTH BENEFIT PLANS OR CONTRACTS WITH PROVIDERS TO OFFER HEALTH CARE SERVICES THROUGH ONE OR MORE PROVIDER PANELS MAY NOT REQUIRE A PROVIDER, AS A CONDITION OF PARTICIPATION OR CONTINUATION ON A PROVIDER