(1997 Volume and 1999 Supplement)

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 <u>CONTRACT EITHER</u> <u>DIRECTLY OR THROUGH A SUBCONTRACTING ENTITY WITH A CARRIER TO</u> 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.
- (j) \(\frac{\text{(1)}}{\text{(1)}} \) A carrier shall provide \(\frac{\text{MAKE}}{\text{NAKE}} \) AVAILABLE to prospective enrollees before enrollment and to existing enrollees at least once a year \(\frac{\text{THE TIME OF}}{\text{INITIAL ENROLLMENT}} \) AND EACH RENEWAL PROVIDE TO AN ENROLLEE AT THE TIME \(\text{OF INITIAL ENROLLMENT} \):
- (i) 1. (I) a <u>PRINTED</u> list of providers on the carrier's provider panel, <u>INCLUDING A LIST OF PROVIDERS OF ANY ENTITY USED TO PROVIDE SPECIALTY CARE</u>; and
- (ii) $\underline{2}$ (II) PRINTED information on providers that are no longer accepting new patients.