

“cosmetic procedure not covered”, “service included under another procedure”, or “not medically necessary” to satisfy the requirements of [paragraph (2)(i) or (ii) of] this subsection.

(j) (1) For an emergency case under subsection (b)(2)(i) of this section, within 1 day after a decision has been orally communicated to the member or health care provider, the carrier shall send notice in writing of any adverse decision or grievance decision to:

(i) the member; and

(ii) if the grievance was filed on behalf of the member under subsection (b)(2)(iii) of this section, the health care provider.

(2) **[The]** A notice REQUIRED TO BE SENT UNDER PARAGRAPH (1) OF THIS SUBSECTION shall include the **[information required under subsection (i)(2) of this section]** FOLLOWING:

(I) FOR AN ADVERSE DECISION, THE INFORMATION REQUIRED UNDER SUBSECTION (F) OF THIS SECTION; AND

(II) FOR A GRIEVANCE DECISION, THE INFORMATION REQUIRED UNDER SUBSECTION (I) OF THIS SECTION.

(k) Each carrier shall include the information required by ~~subsections (f) and (i)(2)(iii)~~ **(I) SUBSECTION (F)(2)(III), (IV), AND (V)** of this section in the policy, plan, certificate, enrollment materials, or other evidence of coverage that the carrier provides to a member at the time of the member's initial coverage or renewal of coverage.

SECTION 2. AND BE IT FURTHER ENACTED, That the Laws of Maryland read as follows:

SUBTITLE 10D. COMPLAINT PROCESS FOR COVERAGE DECISIONS.

15-10D-01.

(A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

(B) “APPEAL” MEANS A PROTEST FILED BY A MEMBER OR A HEALTH CARE PROVIDER WITH A CARRIER UNDER ITS INTERNAL APPEAL PROCESS REGARDING A COVERAGE DECISION CONCERNING A MEMBER.

(C) “APPEAL DECISION” MEANS A FINAL DETERMINATION BY A CARRIER THAT ARISES FROM AN APPEAL FILED WITH THE CARRIER UNDER ITS APPEAL PROCESS REGARDING A COVERAGE DECISION CONCERNING A MEMBER.

(D) “CARRIER” MEANS A PERSON THAT OFFERS A HEALTH CARE SERVICES BENEFIT PLAN AND IS:

(1) AN AUTHORIZED INSURER THAT PROVIDES HEALTH INSURANCE IN THE STATE;