

(VII) FIXED INDEMNITY INSURANCE.

~~(E)~~ (H) "HEALTH CARE PROVIDER" MEANS:

(1) AN INDIVIDUAL WHO IS LICENSED UNDER THE HEALTH OCCUPATIONS ARTICLE TO PROVIDE HEALTH CARE SERVICES IN THE ORDINARY COURSE OF BUSINESS OR PRACTICE OF A PROFESSION AND IS A TREATING PROVIDER OF THE MEMBER; OR

(2) A HOSPITAL, AS DEFINED IN § 19-301 OF THE HEALTH - GENERAL ARTICLE.

~~(H)~~ (I) "HEALTH CARE SERVICE" MEANS A HEALTH OR MEDICAL CARE PROCEDURE OR SERVICE RENDERED BY A HEALTH CARE PROVIDER THAT:

(1) PROVIDES TESTING, DIAGNOSIS, OR TREATMENT OF A HUMAN DISEASE OR DYSFUNCTION; OR

(2) DISPENSES DRUGS, MEDICAL DEVICES, MEDICAL APPLIANCES, OR MEDICAL GOODS FOR THE TREATMENT OF A HUMAN DISEASE OR DYSFUNCTION.

~~(H)~~ (J) (1) "MEMBER" MEANS A PERSON ENTITLED TO HEALTH CARE ~~BENEFITS SERVICES~~ UNDER A POLICY, PLAN, OR ~~CERTIFICATE CONTRACT~~ ISSUED OR DELIVERED IN THE STATE BY A CARRIER.

(2) "MEMBER" INCLUDES:

(I) A SUBSCRIBER; AND

(II) UNLESS PREEMPTED BY FEDERAL LAW, A MEDICARE RECIPIENT.

(3) "MEMBER" DOES NOT INCLUDE A MEDICAID RECIPIENT.

15-10D-02.

~~THIS SUBTITLE APPLIES TO A CARRIER FOR ANY CONTRACT THAT:~~

~~(1) IS DELIVERED OR ISSUED IN THE STATE; OR~~

~~(2) COVERS INDIVIDUALS WHO RESIDE OR WORK IN THE STATE IF THE CONTRACT IS DELIVERED OR ISSUED IN A STATE THAT THE COMMISSIONER DETERMINES DOES NOT HAVE AN EXTERNAL COMPLAINT PROCESS FOR APPEALS COMPARABLE TO THE COMPLAINT PROCESS ESTABLISHED IN THIS SUBTITLE.~~

~~15-10D-03.~~

(A) (1) ~~IN ADDITION TO THE REQUIREMENTS OF SUBTITLE 10A OF THIS TITLE,~~ EACH CARRIER SHALL ESTABLISH AN INTERNAL APPEAL PROCESS FOR USE BY ITS MEMBERS AND HEALTH CARE PROVIDERS TO DISPUTE COVERAGE DECISIONS MADE BY THE CARRIER.

(2) THE CARRIER MAY USE THE INTERNAL GRIEVANCE PROCESS ESTABLISHED UNDER SUBTITLE 10A OF THIS TITLE TO COMPLY WITH THE REQUIREMENT OF PARAGRAPH (1) OF THIS SUBSECTION.