

### Health Insurance – Internal Appeal and Grievance Processes

FOR the purpose of requiring certain carriers to document an adverse decision and to include certain information in a written notice of an adverse decision to certain persons; requiring certain carriers to include certain information in a notice of a grievance decision to certain persons; requiring carriers to establish an internal appeal process for use by their members and health care providers for disputes relating to coverage decisions and providing that carriers can comply with this requirement in a certain manner; requiring carriers to provide certain information concerning the internal appeal process to members under certain circumstances; requiring carriers to send members and certain health care providers written notice of ~~a coverage decision~~ decisions and appeal decisions within certain time limits under certain circumstances; requiring certain carriers to include certain information in a notice of ~~a coverage decision~~ decisions and appeal decisions; authorizing the Insurance Commissioner to request authorization to release certain records under certain circumstances; requiring carriers to meet the burden of persuasion in certain circumstances; authorizing the Commissioner to consider certain information in reviewing a complaint; requiring the Commissioner to make and issue a final decision on a complaint under certain circumstances; requiring the Commissioner to include certain information in a certain notice to certain persons; providing that a certain failure of a carrier is a certain violation; authorizing the Commissioner to take certain ~~action~~ actions against a carrier for certain violations; authorizing the Commissioner to adopt certain regulations; providing for a delayed effective date for certain provisions of this Act; making stylistic and technical changes; defining certain terms; and generally relating to a carrier's internal appeal and grievance processes.

BY repealing and reenacting, with amendments,

Article – Insurance

Section 15-10A-02(f), (i), (j), and (k)

Annotated Code of Maryland

(1997 Volume and 1999 Supplement)

BY adding to

Article – Insurance

Section 15-10D-01 through ~~15-10D-05~~ 15-10D-04, inclusive, to be under the new subtitle "Subtitle 10D. Complaint Process for Coverage Decisions"

Annotated Code of Maryland

(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