

health or safety, has been passed by a yea and nay vote supported by three-fifths of all the members elected to each of the two Houses of the General Assembly, and shall take effect from the date it is enacted.

May 16, 2002

The Honorable Thomas V. Mike Miller, Jr.  
President of the Senate  
State House  
Annapolis MD 21401

Dear Mr. President:

In accordance with Article II, Section 17 of the Maryland Constitution, I have today vetoed Senate Bill 651 – Health Insurance – Nonrenewal of Individual Health Benefit Plans – Requirements for Carriers with Affiliates.

This bill amends Maryland Health Insurance Portability and Accountability Act provisions, requiring a health insurer, nonprofit health service plan or HMO (carrier) that offers health benefit plans through an affiliate in the individual market to meet certain notification and coverage requirements in the event the carrier elects not to renew all individual health plans.

House Bill 754, which was passed by the General Assembly and signed by me, accomplishes the same purpose. Therefore, it is not necessary for me to sign Senate Bill 651.

Sincerely,  
Parris N. Glendening  
Governor

**Senate Bill No. 651**

AN ACT concerning

**Health Insurance – Nonrenewal of Individual Health Benefit Plans –  
Requirements for Carriers with Affiliates**

FOR the purpose of requiring carriers to provide certain notice of a certain option to purchase certain coverage offered by an affiliate of the carrier under certain circumstances; requiring carriers to offer certain coverage on a guarantee issue basis under certain circumstances; prohibiting carriers from rating certain coverage on a substandard basis under certain circumstances; requiring carriers that offer certain coverage to waive the waiting period under certain circumstances; authorizing the Insurance Commissioner to disapprove a plan of withdrawal under certain circumstances; defining a certain term; and generally relating to requirements for carriers with affiliates when individual health benefit plans are nonrenewed:

BY repealing and reenacting, with amendments,  
Article – Insurance