and

- (v) except for a managed care organization as defined in Title 15, Subtitle 1 of the Health General Article, any other person that provides health benefit plans subject to State regulation.
- (3) (i) "Member" means an individual entitled to health care benefits under a policy or plan issued or delivered in the State by a carrier.
 - (ii) "Member" includes a subscriber.
- (4) "NONPHYSICIAN SPECIALIST" MEANS A HEALTH CARE PROVIDER WHO:
 - (I) IS NOT A PHYSICIAN;
- (II) IS LICENSED OR CERTIFIED UNDER THE HEALTH OCCUPATIONS ARTICLE; AND
- (III) IS CERTIFIED OR TRAINED TO TREAT <u>OR PROVIDE</u> <u>HEALTH CARE SERVICES FOR</u> A SPECIFIED CONDITION OR DISEASE <u>IN A MANNER THAT IS WITHIN THE SCOPE OF THE LICENSE OR CERTIFICATION OF THE HEALTH CARE PROVIDER.</u>
- [(4)] (5) "Provider panel" has the meaning stated in § 15-112(a) of this title.
- [(5)] (6) "Specialist" means a physician who is certified or trained to practice in a specified field of medicine and who is not designated as a primary care provider by the carrier.
- (b) (1) Each carrier that does not allow direct access to specialists shall establish and implement a procedure by which a member may receive a standing referral to a specialist in accordance with this subsection.
- (2) The procedure shall provide for a standing referral to a specialist if:
- (i) the primary care physician of the member determines, in consultation with the specialist, that the member needs continuing care from the specialist;
 - (ii) the member has a condition or disease that:
 - 1. is life threatening, degenerative, chronic, or disabling;