

~~(D) "GROUP HEALTH INSURANCE" HAS THE MEANING SPECIFIED IN § 15-301 OF THIS ARTICLE.~~

~~15-1702.~~

~~IN ADOPTING THIS SUBTITLE, THE GENERAL ASSEMBLY INTENDS TO:~~

~~(1) ENCOURAGE CARRIERS TO DEVELOP AFFORDABLE HEALTH INSURANCE PRODUCTS FOR EMPLOYEES WHO DO NOT QUALIFY FOR GROUP HEALTH INSURANCE; AND~~

~~(2) GIVE EMPLOYEES WHO DO NOT QUALIFY FOR GROUP HEALTH INSURANCE ADDITIONAL OPTIONS FOR HEALTH INSURANCE.~~

~~15-1703.~~

~~(A) A CARRIER MAY OFFER A POLICY TO ELIGIBLE EMPLOYEES THAT INCLUDES, AT A MINIMUM, PHYSICIAN, HOSPITALIZATION, LABORATORY, X-RAY, AND PRESCRIPTION DRUG COVERAGE.~~

~~(B) THE POLICY THAT A CARRIER OFFERS TO AN EMPLOYEE MAY EXCLUDE:~~

~~(1) A HEALTH CARE SERVICE, BENEFIT, COVERAGE, OR REIMBURSEMENT FOR COVERED HEALTH CARE SERVICES THAT IS REQUIRED UNDER THIS ARTICLE OR THE HEALTH GENERAL ARTICLE TO BE PROVIDED OR OFFERED IN A POLICY THAT IS ISSUED OR DELIVERED IN THE STATE BY A CARRIER; OR~~

~~(2) REIMBURSEMENT REQUIRED BY STATUTE FOR A SERVICE, WHEN THAT SERVICE IS PERFORMED BY A HEALTH CARE PROVIDER THAT IS LICENSED UNDER THE HEALTH OCCUPATIONS ARTICLE AND WHOSE SCOPE OF PRACTICE INCLUDES THAT SERVICE, IN A POLICY THAT IS ISSUED OR DELIVERED IN THE STATE BY A CARRIER.~~

~~(C) A CARRIER SHALL DISCLOSE IN ITS POLICY DOCUMENTS TO THE ELIGIBLE EMPLOYEE THAT THE POLICY DOES NOT PROVIDE COMPREHENSIVE HEALTH COVERAGE.~~

SECTION 2. AND BE IT FURTHER ENACTED, That the Maryland Health Care Commission shall: