certain health maintenance organizations under certain circumstances; providing certain exceptions; providing that certain laws are applicable to health maintenance organizations; defining certain terms; requiring health maintenance organizations to pay certain claims within a certain time period at certain rates under certain circumstances, and in accordance with certain provisions of law; providing for certain penalties; requiring health maintenance organizations to pay certain interest payments under certain circumstances; permitting health maintenance organizations to seek reimbursement from enrollees under certain circumstances; prohibiting a health maintenance organization from disenrolling or canceling the contract of an enrollee under certain circumstances; providing for a certain penalty; and generally relating to the liability of subscribers or enrollees of health maintenance organizations for payment for certain services rendered by certain persons and the payment of claims of certain providers by health maintenance organizations.

BY repealing and reenacting, with amendments,

Article - Health - General

Section 19-705.1(b) and 19-710(o)

Annotated Code of Maryland

(1990 Replacement Volume and 1990 Supplement)

## BY adding to

Article - Health - General

Section 19-706(g) and 19-710.1

Annotated Code of Maryland

(1990 Replacement Volume and 1990 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

## Article - Health - General

19-705.1.

- (b) The standards of quality of care shall include:
- (1) A requirement that a health maintenance organization shall provide for regular hours during which a member may receive services, including providing for services to a member in a timely manner that takes into account the immediacy of need for services;
- (2) (i) A requirement that a health maintenance organization shall have a system for providing a member with 24-hour access to a physician in cases where there is an immediate need for medical services;
- (ii) To meet this requirement for off-hour services, the health maintenance organization may provide for access to a physician who does not have a contract with the health maintenance organization or a facility, such as a hospital emergency room; and