

generally relating to the Consumer Education and Advocacy Program of the Insurance Commissioner.

BY repealing and reenacting, with amendments,

Article 48A – Insurance Code

Section 652

Annotated Code of Maryland

(1986 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 48A – Insurance Code

652.

The purposes of the Program include:

(1) Providing information and assisting insurance consumers with the procedures for filing a complaint with the Commissioner against any person regulated under this article, including any insurer or agent;

(2) Developing an information and assistance system to provide information and assist insurance consumers on:

(i) Matters concerning personal insurance coverages, INCLUDING HEALTH AND LIFE INSURANCE COVERAGES;

(ii) Underwriting practices;

(iii) General rating concepts;

(iv) Claim procedures of insurers; and

(v) Any other relevant services; {and}

(3) Providing information, upon request, on any insurer to the extent the information is disclosable under law; ~~AND~~

~~(4) ASSISTING CONSUMERS OF HEALTH INSURANCE TO DEVELOP A BASIS FROM WHICH TO MAKE A SELECTION FROM VARIOUS HEALTH INSURANCE PLANS OR OPTIONS, INCLUDING ASSISTANCE THAT HELPS A CONSUMER TO:~~

~~(I) AVOID UNNECESSARY OR DUPLICATIVE COVERAGE;~~
AND

~~(II) ASSURE ADEQUACY OF COVERAGE.~~

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1991.