

Approved May 14, 1991.

CHAPTER 279

(Senate Bill 77)

AN ACT concerning

Health Insurance – Simplified Language

FOR the purpose of ~~requiring that all individual and group health insurance policies and certificates issued or delivered in the State by an insurer or nonprofit health service plan use simplified language~~ prohibiting the issuance of individual or certain group health insurance policies or certificates in the State by an insurer or nonprofit health service plan, unless the policy is written in simplified language and approved by the State Insurance Commissioner; requiring the State Insurance Commissioner of Maryland to approve certain policies and certificates; requiring the Commissioner to adopt regulations, consistent with a certain model act, that establish simplified language standards for all individual and certain group health insurance policies and certificates; ~~exempting health insurance policies and certificates from a certain provision authorizing the issuance of simplified policies of insurance~~; providing for the applicability of this Act; providing for a delayed effective date of this Act; and generally relating to simplified language in health insurance policies and certificates.

BY repealing and reenacting, with amendments,

Article 48A – Insurance Code

Section 437 ~~and 490D~~

Annotated Code of Maryland

(1986 Replacement Volume and 1990 Supplement)

BY adding to

Article 48A – Insurance Code

Section 438D

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: