

Article 48A - Insurance Code

437.

Nothing in this subtitle shall apply to or affect:

(1) Any policy of liability or workmen's compensation and employers liability insurance.

(2) Any group or blanket policy except as to §§ 438A, [and] 438B, AND 438D of this article SPECIFICALLY REFERRED TO UNDER THIS SUBTITLE.

(3) Life insurance, endowment or annuity contracts, or contracts supplemental thereto which contain only such provisions relating to health insurance as:

(i) Provide additional benefits in case of dismemberment or loss of sight, or of death by accident or accidental means;

(ii) Afford additional benefits for long-term home health care and long-term care in a nursing home or other related institution; or

(iii) Operate to safeguard such contracts against lapse, or to give a special surrender value or special benefit or an annuity in the event that the insured or annuitant becomes totally and permanently disabled, as defined by the contract or supplemental contract.

(4) Reinsurance.

438D.

~~(A) EACH INDIVIDUAL AND GROUP HEALTH INSURANCE POLICY AND CERTIFICATE ISSUED OR DELIVERED IN THE STATE BY AN INSURER OR NONPROFIT HEALTH SERVICE PLAN SHALL BE:~~

~~(1) PROVIDED IN SIMPLIFIED LANGUAGE; AND~~

~~(2) APPROVED BY THE COMMISSIONER FOR COMPLYING WITH SIMPLIFIED LANGUAGE STANDARDS.~~

(B) AN INDIVIDUAL HEALTH INSURANCE POLICY, OR A GROUP HEALTH INSURANCE POLICY COVERING A GROUP OF 1,000 LIVES OR LESS, MAY NOT BE ISSUED OR DELIVERED IN THE STATE BY AN INSURER OR NONPROFIT HEALTH SERVICE PLAN UNLESS THE POLICY OR CERTIFICATE IS:

(1) WRITTEN IN SIMPLIFIED LANGUAGE; AND

(2) APPROVED BY THE COMMISSIONER FOR COMPLYING WITH THE SIMPLIFIED LANGUAGE STANDARDS ADOPTED UNDER SUBSECTION (C) OF THIS SECTION.

(B) THE PROVISIONS OF SUBSECTION (A) OF THIS SECTION SHALL APPLY:

(1) AFTER JANUARY 1, 1992; OR