

Annotated Code of Maryland  
(1990 Replacement Volume and 1990 Supplement)

Preamble

WHEREAS, Approximately 527,000 Maryland residents do not have health insurance; and

WHEREAS, More than half of the uninsured are employed full time, most by small businesses; and

WHEREAS, Those residents without health insurance cite the high cost of insurance as one of the primary reasons for not purchasing health insurance; and

WHEREAS, A ~~basic~~ limited benefits health insurance policy will provide a low cost product to enable small businesses and individuals to purchase health insurance; and

WHEREAS, A ~~basic~~ limited benefits health insurance policy is ~~an~~ a temporary, interim solution to the uninsured problem in Maryland; and

WHEREAS, A limited benefits health insurance policy may only be offered initially for a 3-year period pending further study of the problem of the uninsured and the small group market by the General Assembly; and

WHEREAS, Reform of the small group insurance market is an integral part of solving the problem of the uninsured, and the General Assembly will examine proposals for small group market reform following the 1991 Session; now therefore,

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

**Article 48A – Insurance Code**

490-O.

(A) (1) IN THIS SECTION “BASIC “LIMITED BENEFITS POLICY” MEANS A HEALTH INSURANCE CONTRACT OR POLICY THAT PROVIDES BENEFITS UNDER THE PROVISIONS OF THIS SECTION.

(2) “MANDATED HEALTH INSURANCE BENEFIT” HAS THE MEANING STATED IN § 490M(A)(2) OF THIS SUBTITLE.

(3) “NONDISCRIMINATION PROVISION” HAS THE MEANING STATED IN § 490M(A)(3) OF THIS SUBTITLE.

(4) “EMERGENCY SERVICES” MEANS THOSE HEALTH SERVICES WHICH ARE PROVIDED IN HOSPITAL EMERGENCY FACILITIES AFTER THE ONSET OF A MEDICAL CONDITION MANIFESTING ITSELF BY SYMPTOMS OF SUFFICIENT SEVERITY THAT THE ABSENCE OF IMMEDIATE MEDICAL ATTENTION COULD REASONABLY BE EXPECTED BY A PRUDENT LAYPERSON, POSSESSING AN AVERAGE KNOWLEDGE OF HEALTH AND MEDICINE, TO RESULT IN: