SECTION 7. AND BE IT FURTHER ENACTED, That, subject to the approval of the Executive Director of the Department of Legislative Services, the publisher of the Annotated Code of Maryland shall correct any cross-references that are rendered incorrect by this Act.

SECTION 8. AND BE IT FURTHER ENACTED, That the provisions of this Act shall apply to:

- (a) all health insurance policies, plans, and contracts existing on and issued on or after January 1, 1999; and
  - (b) all adverse decisions rendered on or after January 1, 1999.

SECTION 6. 7. 9. AND BE IT FURTHER ENACTED, That Section 3 of this Act shall take effect June 1, 1998.

SECTION 10. AND BE IT FURTHER ENACTED, That the provisions of §§ 2–112.2, 2–112.3, and 2–114 of the Insurance Article as enacted by this Act shall take effect June 1, 1998.

SECTION 7. 8. 11. AND BE IT FURTHER ENACTED, That Section 5 of this Act shall remain in effect for a period of 2 years and, at the end of June 30 December 31, 2000, with no further action required by the General Assembly, Section 5 of this Act shall be abrogated and of no further force and effect.

SECTION 9. AND BE IT FURTHER ENACTED, That the provisions of this Act shall apply to all health insurance policies and contracts existing on and issued on or after January 1, 1999.

SECTION 8. <u>10.</u> <u>12.</u> AND BE IT FURTHER ENACTED, That, except as provided in <u>Sections</u> 6 <u>7 9 and 10</u> of this Act, this Act shall take effect <u>July 1, 1998</u> <u>January 1, 1999</u>.

Approved April 28, 1998.

## CHAPTER 112

(House Bill 3)

AN ACT concerning

Health Insurance - Complaint Process for Adverse Decisions and Grievances

FOR the purpose of requiring a carrier to establish a certain internal grievance process for its members; requiring a carrier to file a copy of its internal grievance process with the Maryland Insurance Commissioner and the Health Education and Advocacy Unit in the Division of Consumer Protection of the Office of the Attorney General; requiring a carrier to provide certain information about the internal grievance process to a member under certain circumstances; requiring a carrier to send a member or certain other individuals written notice