- (a) On or before January 1, 2000, the Insurance Commissioner shall submit a report to the Governor and, subject to § 2–1246 of the State Government Article, the General Assembly, assessing the implementation of Title 15, Subtitles 10A, 10B, and 10C of the Insurance Article, as enacted by Section 2 of this Act; and
  - (b) The report shall include an evaluation:
- (1) of the correlation between the health care regulatory assessment collected by the Insurance Commissioner from each carrier under § 2–112.2 of the Insurance Article, as enacted by this Act, and the costs incurred by the Maryland Insurance Administration in implementing Title 15, Subtitles 10A, 10B, and 10C of the Insurance Article;
- (2) on whether the provisions of Title 15, Subtitle 10A of the Insurance Article should be expanded to include complaints based on adverse decisions made by carriers and not just those adverse decisions arising from utilization review determinations, as provided in § 15–10A–01 of the Insurance Article, as enacted by this Act; and
- (3) on whether Title 15, Subtitle 10A of the Insurance Article should be altered to exclude those types and kinds of complaints involving adverse decisions made by carriers that offer fixed indemnity or indemnity health insurance products.
- SECTION 7. AND BE IT FURTHER ENACTED, That, subject to the approval of the Executive Director of the Department of Legislative Services, the publishers of the Annotated Code of Maryland shall correct any cross-references that are rendered incorrect by this Act.
- <u>SECTION 8. AND BE IT FURTHER ENACTED, That the provisions of this Act shall apply to:</u>
- (1) all health insurance policies, plans, and contracts existing on and issued on or after January 1, 1999; and
  - (2) all adverse decisions rendered on or after January 1, 1999.

SECTION 6. 8. 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 shall take effect June 1, 1998.

SECTION 7. 9. 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 December 31,  $\frac{2001}{2000}$ , 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 8. <u>10.</u> <u>12.</u> AND BE IT FURTHER ENACTED, That, except as provided in <u>Sections</u> 6 <u>8 9 and 10</u> of this Act, this Act shall take effect January 1, 1999.

Approved April 28, 1998.