

HB0247/753525/1

BY: Health and Government Operations Committee

AMENDMENTS TO HOUSE BILL 247
(First Reading File Bill)

AMENDMENT NO. 1

On page 1, in the sponsor line, strike “**and K. Young**” and substitute “**K. Young, Bagnall, Belcastro, Bhandari, Carr, Chisholm, Cullison, Hill, Johnson, Kaiser, Kelly, Kerr, Kipke, Krebs, Landis, R. Lewis, Morgan, Reilly, Rosenberg, Saab, Sample-Hughes, and Szeliga**”; in line 2, strike “Policy Plans” and substitute “Policies”; in line 6, strike “plan”; in lines 6 and 11, in each instance, strike “policy plans” and substitute “policies”; in lines 8, 9, and 10, in each instance, strike “plan” and substitute “policy”; after line 11, insert:

“BY repealing and reenacting, with amendments,
Article - Insurance
Section 15-909(b)(2)
Annotated Code of Maryland
(2017 Replacement Volume and 2021 Supplement)”;

and after line 16, insert:

“BY repealing and reenacting, without amendments,
Article - Insurance
Section 15-909(d)
Annotated Code of Maryland
(2017 Replacement Volume and 2021 Supplement)”.

AMENDMENT NO. 2

On page 1, in line 22, strike “**PLAN**”; and in line 24, strike “**POLICY PLANS**” and substitute “**POLICIES**”.

(Over)

**HB0247/753525/01 Health and Government Operations Committee
Amendments to HB 247
Page 2 of 3**

On page 2, in lines 12, 16, and 21, in each instance, strike “PLAN”; in line 17, strike “PLAN” and substitute “POLICY”; in lines 24 and 25, strike “POLICY PLANS” and substitute “POLICIES”.

AMENDMENT NO. 3

On page 1, after line 20, insert:

“(b) (2) Notwithstanding [paragraph] PARAGRAPHS (1)(ii) OR (6)(III)2 of this subsection, a carrier may include in a Medicare supplement policy a provision that complies with subsection (d) of this section.”;

in line 21, strike “(b)”; and in the same line, after “(I)” insert “THIS PARAGRAPH APPLIES ONLY ON AND AFTER JULY 1, 2023.”

(II)”.

AMENDMENT NO. 4

On page 2, strike in their entirety lines 1 through 11, inclusive, and substitute:

“(III) 1. FOR PURPOSES OF THIS PARAGRAPH, A MEDICARE SUPPLEMENT POLICY HAS EQUAL OR LESSER BENEFITS UNLESS:

A. IT CONTAINS ONE OR MORE SIGNIFICANT BENEFITS NOT INCLUDED IN THE MEDICARE SUPPLEMENT POLICY BEING REPLACED; OR

B. IT CONTAINS THE SAME SIGNIFICANT BENEFITS INCLUDED IN THE MEDICARE SUPPLEMENT POLICY BEING REPLACED BUT IT REDUCES THE COST-SHARING RESPONSIBILITIES OF THE ENROLLEE FOR THE BENEFITS.

2. THE COMMISSIONER SHALL ADOPT REGULATIONS ESTABLISHING A MATRIX FOR IDENTIFYING WHICH MEDICARE SUPPLEMENT POLICIES HAVE EQUAL OR LESSER BENEFITS.;

and in lines 12, 13, and 24, strike “(III)”, “(I)”, and “(IV)”, respectively, and substitute “(IV)”, “(II)”, and “(V)”, respectively.

AMENDMENT NO. 5

On page 2, after line 27, insert:

“(d) (1) Notwithstanding any other provision of law, a Medicare supplement policy or certificate may not exclude or limit benefits for losses incurred more than 6 months after the effective date of coverage because the losses involved a preexisting condition.

(2) A Medicare supplement policy or certificate may not define a preexisting condition more restrictively than a condition for which a physician gave medical advice or recommended or gave treatment within 6 months before the effective date of coverage.”;

and in line 29, strike “October 1, 2022” and substitute “January 1, 2023”.