

SENATE BILL 180

J5, J4

2lr0015

(PRE-FILED)

By: **Chair, Finance Committee (By Request – Departmental – Maryland Insurance Administration)**

Requested: October 4, 2021

Introduced and read first time: January 12, 2022

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Insurance – Conformity With Federal Law – The No Surprises Act and Other**
3 **Provisions of the Consolidated Appropriations Act, 2021**

4 FOR the purpose of providing that certain provisions of federal law regarding protections
5 from surprise medical bills and transparency apply to certain insurers, nonprofit
6 health service plans, and health maintenance organizations; authorizing the
7 Maryland Insurance Commissioner to enforce this Act; and generally relating to
8 health insurance and conformity with federal law.

9 BY adding to
10 Article – Insurance
11 Section 15–146
12 Annotated Code of Maryland
13 (2017 Replacement Volume and 2021 Supplement)

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

16 **Article – Insurance**

17 **15–146.**

18 **(A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS**
19 **INDICATED.**

20 **(2) “BLANKET HEALTH INSURANCE” MEANS THE FORM OF HEALTH**
21 **INSURANCE DESCRIBED IN § 15–305 OF THIS TITLE.**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **(3) “HEALTH BENEFIT PLAN” MEANS:**

2 **(I) AN INDIVIDUAL HEALTH BENEFIT PLAN AS DEFINED IN §**
3 **15-1301(O) OF THIS TITLE;**

4 **(II) A HEALTH BENEFIT PLAN AS DEFINED IN § 15-1201 OF THIS**
5 **TITLE; OR**

6 **(III) A HEALTH BENEFIT PLAN AS DEFINED IN § 15-1401 OF THIS**
7 **TITLE.**

8 **(4) “SHORT-TERM LIMITED DURATION INSURANCE” HAS THE**
9 **MEANING STATED IN § 15-1301(S) OF THIS TITLE.**

10 **(B) THE PROVISIONS OF THE FEDERAL NO SURPRISES ACT AND DIVISION**
11 **BB, TITLE II, § 201 OF THE FEDERAL CONSOLIDATED APPROPRIATIONS ACT, 2021,**
12 **APPLY TO ALL INSURERS, NONPROFIT HEALTH SERVICE PLANS, AND HEALTH**
13 **MAINTENANCE ORGANIZATIONS THAT DELIVER OR ISSUE FOR DELIVERY IN THE**
14 **STATE POLICIES OR CONTRACTS FOR A HEALTH BENEFIT PLAN OR BLANKET**
15 **HEALTH INSURANCE.**

16 **(C) THE PROVISIONS OF DIVISION BB, TITLE II, §§ 202 AND 203 OF THE**
17 **FEDERAL CONSOLIDATED APPROPRIATIONS ACT, 2021, APPLY TO ALL INSURERS,**
18 **NONPROFIT HEALTH SERVICE PLANS, AND HEALTH MAINTENANCE ORGANIZATIONS**
19 **THAT DELIVER OR ISSUE FOR DELIVERY IN THE STATE POLICIES OR CONTRACTS**
20 **FOR A HEALTH BENEFIT PLAN, BLANKET HEALTH INSURANCE, OR SHORT-TERM**
21 **LIMITED DURATION INSURANCE.**

22 **(D) THE COMMISSIONER MAY ENFORCE THIS SECTION UNDER ANY**
23 **APPLICABLE PROVISIONS OF THIS ARTICLE.**

24 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect June
25 1, 2022.