

Chapter 35

**(Senate Bill 450)**

AN ACT concerning

**Health Insurance – Expense Reimbursement Claims Forms – Methods for Submission**

FOR the purpose of requiring certain insurers, nonprofit health service plans, and health maintenance organizations to permit an insured, a subscriber, or a member to submit a claim for reimbursement for certain expenses by first-class mail and by facsimile transmission or through a certain Web site; requiring certain insurers, nonprofit health service plans, and health maintenance organizations annually to provide a certain notice and certain instructions; specifying when certain insurers, nonprofit health service plans, and health maintenance organizations must comply with this Act; and generally relating to submission of claims forms under health insurance.

BY adding to

Article – Insurance

Section 15–1011

Annotated Code of Maryland

(2011 Replacement Volume and 2014 Supplement)

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

**Article – Insurance**

**15–1011.**

**(A) (1) THIS SECTION APPLIES TO:**

**(I) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS ON AN EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE; AND**

**(II) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER CONTRACTS THAT ARE ISSUED OR DELIVERED IN THE STATE.**

**(2) THIS SECTION DOES NOT APPLY TO CLAIMS FOR REIMBURSEMENT:**

**(I) FOR SERVICES RECEIVED UNDER MEDICARE SUPPLEMENTAL POLICIES OR CONTRACTS; OR**

**(II) FOR PHARMACEUTICAL OR VISION SERVICES.**

**(B) AN ENTITY SUBJECT TO THIS SECTION SHALL PERMIT AN INSURED, A SUBSCRIBER, OR A MEMBER SEEKING REIMBURSEMENT FOR EXPENSES INCURRED BY THE INSURED, SUBSCRIBER, OR MEMBER, IN CONNECTION WITH A COVERED SERVICE PROVIDED IN THE UNITED STATES, TO SUBMIT A CLAIM FOR REIMBURSEMENT:**

**(1) BY FIRST-CLASS MAIL; AND**

**(2) AT THE ELECTION OF THE ENTITY:**

**(I) BY FACSIMILE TRANSMISSION; OR**

**(II) THROUGH A WEB SITE THAT ALLOWS FOR THE SECURE TRANSMISSION OF INFORMATION.**

**(C) AN ENTITY SUBJECT TO THIS SECTION ANNUALLY SHALL PROVIDE:**

**(1) A NOTICE THAT A CLAIMS FORM MAY BE SUBMITTED:**

**(I) BY FIRST-CLASS MAIL; AND**

**(II) AT THE ELECTION OF THE ENTITY:**

**1. BY FACSIMILE TRANSMISSION; OR**

**2. THROUGH A WEB SITE THAT ALLOWS FOR THE SECURE TRANSMISSION OF INFORMATION; AND**

**(2) INSTRUCTIONS ON HOW TO SUBMIT A CLAIM BY FACSIMILE TRANSMISSION OR THROUGH A SECURE WEB SITE.**

SECTION 2. AND BE IT FURTHER ENACTED, That an insurer, a nonprofit health service plan, or a health maintenance organization subject to this Act shall comply with this Act on the earlier of:

(1) the date that the claims processing system of the insurer, nonprofit health service plan, or health maintenance organization is capable of complying with the Act; or

(2) October 1, 2017.

SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2015.

**Approved by the Governor, April 14, 2015.**