

Federal and State Citations for Consumer Protections in Insurance Article § 15-137.1

	SB 868/HB 697	Maryland Law	USC	Notes
(1)	Coverage of children up to the age of 26 years	Sec. 15 1A 06	42 USC 300gg-14	
(2)	Preexisting condition exclusions	Sec. 15-1A-03	IN 12-205(b)(9), 15-508.1(d)	42 USC 300gg-3
(3)	Policy rescissions	Sec. 15-1A-07	IN, 15-1106	42 USC 300gg-12
(4)	Bona fide wellness programs		IN, 15-509, 27-210	42 USC 300gg-4(j)
(5)	Lifetime limits	Sec. 15-1A-08		42 USC 300gg-11
(6)	Annual limits for essential benefits	Sec. 15-1A-08		42 USC 300gg-11
(7)	Waiting periods	Sec. 15-1A-09		42 USC 300gg-7 Term is defined in 42 USC 3(b)(4).
(8)	Designation of primary care providers	Sec. 15-1A-10		42 USC 300gg
(9)	Access to obstetrical and gynecological services	Sec. 15-1A-10	IN 15-816	42 USC 300gg19a(d)
(10)	Emergency services	Sec. 15-1A-11	IN 14-205.1	42 USC 19a(b)
(11)	Summary of benefits and coverage explanation	Sec. 15-1A-12	IN 15-1007	42 USC 300gg-15
(12)	Minimum loss ratio requirements and premium rebates	Sec. 15-1A-13	IN 13-111, 15-109, and 15-605	42 USC 300gg-18
(13)	Disclosure of information	Sec. 15-1A-14		42 USC 300gg-9
(14)	Annual limitations on cost sharing	Sec. 15-1A-17		42 USC 300gg-6(b)
(15)	Child-only plan offerings in the individual market	Sec. 15-1A-15		42 USC 300gg-6(c)
(16)	Minimum benefit requirements for catastrophic plans	Sec. 15-1A-16	IN 31-115(e)	42 USC 18022
(17)	Health insurance premium rates	Sec. 15-1A-05	IN 11-601 through 11-604, 15-1407	42 USC 300gg
(18)	Coverage for individuals participating in approved clinical trials		IN 15-827	42 USC 300gg-8
(19)	Contract requirements for stand-alone dental plans sold on the Maryland Health Benefit Exchange		IN 31-115(h)	42 USC 18031
(20)	Guaranteed availability of coverage		IN 15-12-2(b), 15-1208.2(b), 15-1209(b), 15-1210(a), 15-1212, 15-1309, 15-1316, 15-1406(a), 15-1408, 15-1410(b)	42 USC 300gg-1 Maryland law cites from Carolyn's PowerPoint and others added.
(21)	Prescription drug benefit requirements	Sec. 15-1A-17		This is a little too vague for me to figure out what it means.
(22)	Preventive and wellness services and chronic disease management		None	42 USC 18022 This is one of the essential health benefits.