

SENATE BILL 1130

C3

7lr3586

By: **Senator Mathias**

Introduced and read first time: February 22, 2017

Assigned to: Rules

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Volunteer Emergency Responders – Benefits Under Blanket**
3 **Policies and Contracts**

4 FOR the purpose of excluding, from certain provisions of State insurance laws, certain
5 blanket health insurance policies and contracts that provide health insurance
6 benefits to certain volunteer emergency responders; providing that the blanket
7 health insurance policies and contracts are subject to certain provisions of State
8 insurance laws; requiring the blanket health insurance policies and contracts to
9 disclose that the policies and contracts do not provide comprehensive health
10 coverage; defining certain terms; providing for the application of this Act; and
11 generally relating to blanket health insurance policies and contracts that provide
12 health benefits to volunteer emergency responders.

13 BY repealing and reenacting, without amendments,
14 Article – Insurance
15 Section 15–301(a) and (b) and 15–305(a) and (g)
16 Annotated Code of Maryland
17 (2011 Replacement Volume and 2016 Supplement)

18 BY adding to
19 Article – Insurance
20 Section 15–1107
21 Annotated Code of Maryland
22 (2011 Replacement Volume and 2016 Supplement)

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

25 **Article – Insurance**

26 15–301.

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



(a) In this subtitle the following words have the meanings indicated.

(b) “Blanket health insurance” means the form of health insurance described in § 15–305 of this subtitle.

15–305.

(a) (1) Blanket health insurance is health insurance issued to or in the name of persons specified in this section to cover the groups of individuals described in this section.

(2) The person to which or in the name of which a policy or contract is issued is deemed the policyholder.

(g) A policy or contract of blanket health insurance may be issued in the name of a volunteer fire department, first aid group, other similar volunteer group, or agency with jurisdiction over a volunteer fire department, first aid group, or other similar volunteer group, to cover all members of the volunteer fire department or similar volunteer group.

15–1107.

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

(2) “BLANKET HEALTH INSURANCE” HAS THE MEANING STATED IN § 15–301 OF THIS TITLE.

(3) (I) “EMERGENCY RESPONDER” MEANS AN INDIVIDUAL WHO IS AN ACTIVE VOLUNTEER MEMBER OF AN EMERGENCY SERVICES ORGANIZATION.

(II) “EMERGENCY RESPONDER” INCLUDES A FIREFIGHTER, AN EMERGENCY MEDICAL TECHNICIAN, AND ANY OTHER INDIVIDUAL WHO IS A BONA FIDE VOLUNTEER AS DEFINED IN § 457(E) OF THE INTERNAL REVENUE CODE.

(4) (I) “EMERGENCY SERVICES ORGANIZATION” MEANS AN ORGANIZATION THAT TAKES IMMEDIATE ACTION TO DEAL WITH AN EMERGENCY.

(II) “EMERGENCY SERVICES ORGANIZATION” INCLUDES A VOLUNTEER:

1. FIRE DEPARTMENT;

2. FIRST AID ORGANIZATION; AND

3. AMBULANCE AND RESCUE ORGANIZATION.

(B) THIS SECTION APPLIES TO A POLICY OR CONTRACT OF BLANKET HEALTH INSURANCE THAT PROVIDES HEALTH INSURANCE BENEFITS TO EMERGENCY RESPONDERS:

**(1) FOR AN INJURY TO OR SICKNESS OF AN EMERGENCY RESPONDER;
AND**

(2) THAT OCCURS WHEN, OR AS A RESULT OF, PERFORMING DUTIES OR ACTIVITIES ON BEHALF OF OR AT THE DIRECTION OF:

(I) A VOLUNTEER EMERGENCY SERVICES ORGANIZATION; OR

(II) AN AUTHORITY THAT HAS JURISDICTION OVER STATE EMERGENCY SERVICES ORGANIZATIONS.

(C) (1) EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION, A POLICY OR CONTRACT SUBJECT TO THIS SECTION IS SUBJECT TO THIS TITLE.

(2) A POLICY OR CONTRACT SUBJECT TO THIS SECTION IS NOT SUBJECT TO SUBTITLE 4 OR SUBTITLE 8 OF THIS TITLE, EXCEPT § 15-833.

(D) A POLICY OR CONTRACT SUBJECT TO THIS SECTION SHALL DISCLOSE THAT THE POLICY OR CONTRACT DOES NOT PROVIDE COMPREHENSIVE HEALTH COVERAGE.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all policies or contracts of blanket health insurance subject to Section 1 of this Act that are issued, delivered, or renewed in the State on or after October 1, 2017.

SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2017.