

.11 Qualifications of Stroke Center Director and Clinicians.

In addition to meeting the requirements of COMAR 30.08.11.10, a neurointerventionalist shall have:

- A. 4 or more hours of category 1 or 2 CME credits per year related to stroke care; and
- B. Performed 15 mechanical thrombectomies over the past 12 months or 30 over the past 24 months.

.12 Qualifications of Emergency Department Clinical Staff.

In addition to meeting the requirements of COMAR 30.08.11.11, the emergency department clinical staff who triage or care for acute stroke patients shall be educated, by the hospital, on mechanical thrombectomy protocols.

.13 Prevention/Public Education.

A hospital designated as a thrombectomy-capable primary stroke center shall meet the requirements of COMAR 30.08.11.12.

.14 Policies, Protocols, Guidelines, and Agreements.

In addition to meeting the requirements of COMAR 30.08.11.13, a hospital designated as a thrombectomy-capable primary stroke center shall:

- A. Have written policies ensuring that:
 - (1) Transfer of patients from another facility is appropriate and patients are received in a timely manner; and
 - (2) All stroke patients will receive medical care commensurate with the hospital's designation as a thrombectomy-capable primary stroke center;
- B. Have written procedures demonstrating the ability to care for two complex interventional radiology stroke patients at one time, using appropriate clinical staff;
- C. Have written documentation demonstrating on-call and back-up on-call schedules for physicians and staff for 24/7 coverage;
- D. Have written care protocols for advanced treatment of complex stroke patients, including, but not limited to, acute ischemic stroke patients and acute intra-arterial therapeutic interventions; and
- E. Document and review the scope of practice and the roles and responsibilities of nurse practitioners and physician assistants providing care to the acute stroke patient in the intensive care unit, the emergency department, and the stroke unit.

.15 Quality Management.

In addition to meeting the requirements of COMAR 30.08.14, a hospital designated as a thrombectomy-capable primary stroke center shall:

- A. Monitor and demonstrate 24-hour post-procedure stroke and death rates of less than or equal to 1 percent for diagnostic neuro-angiography;
- B. Monitor documentation of the reasons potentially eligible ischemic stroke patients did not receive mechanical thrombectomy;
- C. Monitor and demonstrate tracking and trending of modified Rankin Scores (mRS) at 90 days post-discharge on patients with acute ischemic stroke who received mechanical endovascular reperfusion therapy;
- D. In cases where mechanical endovascular reperfusion therapy is appropriate, achieve door-to-device times, arrival to first pass of thrombectomy device, in 50 percent or more of eligible acute ischemic stroke patients within 120 minutes for direct arriving patients and within 60 minutes for inter-facility transfer patients treated with endovascular therapy; and
- E. Demonstrate progress towards reducing door-to-device times, arrival to first pass of thrombectomy device in 50 percent or more of eligible acute ischemic stroke patients within 90 minutes for direct arriving patients.

THEODORE R. DELBRIDGE, M.D.
Executive Director

Title 31
MARYLAND INSURANCE
ADMINISTRATION
Subtitle 08 PROPERTY AND
CASUALTY INSURANCE

31.08.03 Notices of Cancellation, Nonrenewal, Premium Increase, and Reduction in Coverage

Authority: Insurance Article, §§2-109, 11-318, 27-609, 27-613, and 27-614, Annotated Code of Maryland

Notice of Proposed Action
[21-105-P]

The Insurance Commissioner proposes to amend Regulations .04—, .06 and .10 under COMAR 31.08.03 Notices of Cancellation, Nonrenewal, Premium Increase, and Reduction in Coverage.

Statement of Purpose

The purpose of this action is to amend regulations to implement Ch. 103 (S.B. 110), Acts of 2021. Specifically, these regulations update the need for duplicate and triplicate notices, correct existing regulation language regarding mailing method to match the current statutory requirement, and update the outdated fax number on the forms. Finally, these changes implement the language of Insurance Article, §11-318, Annotated Code of Maryland, regarding an increase in premium due to the application of a program that measures the insured's driving habits during that policy period.

Comparison to Federal Standards

There is no corresponding federal standard to this proposed action.

Estimate of Economic Impact

I. Summary of Economic Impact. The proposed change may decrease insurance companies cost because they are no longer required to send forms in duplicate or triplicate. The cost to insureds may increase if they take part in a program that measures their driving habits during the current policy period and their driving habits are poor.

II. Types of Economic Impact.	Revenue (R+/R-)	Magnitude
	Expenditure (E+/E-)	
A. On issuing agency:	NONE	
B. On other State agencies:	NONE	
C. On local governments:	NONE	
	Benefit (+) Cost (-)	Magnitude
D. On regulated industries or trade groups:	(+)	Minimal
E. On other industries or trade groups:	NONE	
F. Direct and indirect effects on public:	(-)	Minimal

III. Assumptions. (Identified by Impact Letter and Number from Section II.)

D. The proposed change may decrease insurance companies cost because they are no longer required to send forms in duplicate or triplicate.

F. The cost to insureds may increase if they take part in a program that measures their driving habits during the current policy period and their driving habits are poor.

Economic Impact on Small Businesses

The proposed action has minimal or no economic impact on small businesses.

Impact on Individuals with Disabilities

The proposed action has no impact on individuals with disabilities.

Opportunity for Public Comment

Comments may be sent to Lisa Larson, Director of Regulations, Maryland Insurance Administration, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202, or call 410-468-2007, or email to insuranceregreview.mia@maryland.gov, or fax to 410-468-2020. Comments will be accepted through September 27, 2021. A public hearing has not been scheduled.

.04 Procedure and Requirements Regarding Cancellation or Nonrenewal.

A notice of cancellation or nonrenewal sent by an insurer to its insured in accordance with Insurance Article, §27-613, Annotated Code of Maryland, shall be sent [in triplicate] by certified mail and shall, in addition to the statutory information required in the notice of cancellation or nonrenewal, include the following on the first page of the notice in 12-point bold type:

IMPORTANT
“Right of Protest”

The “Right of Protest” does not apply to cancellation or nonrenewal due to nonpayment of premium.

You may protest the action proposed by this notice as provided under Insurance Article, §27-613, Annotated Code of Maryland. For your protest to be duly filed you, the named insured, must sign a copy of this notice and send it to:

Insurance Commissioner
 Maryland Insurance Administration
 200 St. Paul Place
 Suite 2700
 Baltimore, Maryland 21202
 Fax Number [410-468-2334 or] 410-468-2307

within thirty (30) days after this notice was mailed to you. If your protest is not filed within the thirty (30) days, it cannot be considered by the Insurance Administration. Instead of mailing or faxing the signed notice, you may file your protest online via the Maryland Insurance Administration’s website (www.insurance.maryland.gov) by uploading a signed copy at the following link:

<https://enterprise.insurance.maryland.gov/consumer/ConsumerPortaWelcomePage.aspx>

Your timely filed protest stays the action proposed by this notice. Accordingly, your insurance policy will remain in effect with the same coverages and premium that applied on the mailing date of the notice until a determination is made by the Commissioner. In order to keep your policy in effect, however, you must timely pay any authorized premium due or becoming due before the determination is issued.

The Insurance Commissioner will determine whether your protest has merit. You will then be notified in writing whether the proposed action is disallowed or your protest is dismissed.

If the protest is dismissed, you then have the right, within thirty (30) days after the mailing date of the determination, to request a hearing.

If you request a hearing, you will be notified in writing of the time and place of the hearing at least ten (10) days before the hearing. The Commissioner shall order the insurer to pay reasonable attorney fees incurred by you for representation at the hearing if the Commissioner finds that: (1) the actual reason for the proposed action is not stated in the notice or the proposed action is not in accordance with §27-501 of the Insurance Article, the insurer’s filed rating plan, its underwriting standards, or the lawful terms and conditions of the policy related to a cancellation or nonrenewal; and (2) the insurer’s conduct in maintaining or defending the proceeding was in bad faith or the insurer acted willfully in the absence of a bona fide dispute.

I protest the action proposed by the insurer.

My reasons for protesting the action are:

 Signed (Named Insured) _____ Date _____
 Daytime Phone Number _____

.05 Procedure and Requirements Regarding a Reduction in Coverage.

A notice of reduction in coverage sent by an insurer to its insured in accordance with Insurance Article, §27-613, Annotated Code of Maryland, shall be sent [in triplicate] by certificate of mail and shall, in addition to the statutory information required in the notice of reduction in coverage, include the following on the first page of the notice in 12-point bold type:

IMPORTANT
“Right of Protest”

You may protest the action proposed by this notice as provided under Insurance Article, §27-613, Annotated Code of Maryland. For your protest to be duly filed you, the named insured, must sign a copy of this notice and send it to:

Insurance Commissioner
 Maryland Insurance Administration
 200 St. Paul Place
 Suite 2700
 Baltimore, Maryland 21202
 Fax Number [410-468-2334 or] 410-468-2307

within thirty (30) days after this notice was mailed to you. If your protest is not filed within the thirty (30) days, it cannot be considered by the Insurance Administration. Instead of mailing or faxing the signed notice, you may file your protest online via the Maryland Insurance Administration’s website (www.insurance.maryland.gov) by uploading a signed copy at the following link:

<https://enterprise.insurance.maryland.gov/consumer/ConsumerPortaWelcomePage.aspx>

Your timely filed protest stays the action proposed by this notice. Accordingly, your insurance policy will remain in effect with the same coverages and premium that applied on the mailing date of the notice until a determination is made by the Commissioner. In order to keep your policy in effect, however, you must timely pay any

authorized premium due or becoming due before the determination is issued.

The Insurance Commissioner will determine whether your protest has merit. You will then be notified in writing whether the proposed action is disallowed or your protest is dismissed.

If the protest is dismissed, you then have the right, within thirty (30) days after the mailing date of the determination, to request a hearing.

If you request a hearing, you will be notified in writing of the time and place of the hearing at least ten (10) days before the hearing. The Commissioner shall order the insurer to pay reasonable attorney fees incurred by you for representation at the hearing if the Commissioner finds that: (1) the actual reason for the proposed action is not stated in the notice or the proposed action is not in accordance with §27-501 of the Insurance Article, the insurer's filed rating plan, its underwriting standards, or the lawful terms and conditions of the policy related to a reduction in coverage; and (2) the insurer's conduct in maintaining or defending the proceeding was in bad faith or the insurer acted willfully in the absence of a bona fide dispute.

I protest the action proposed by the insurer.

My reasons for protesting the action are:

Signed (Named Insured) _____ Date _____

Daytime Phone Number _____

.06 Procedures and Requirements Regarding an Increase in Premium.

A. Scope.

(1) (text unchanged)

(2) This regulation does not apply to an increase in premium due to:

(a)—(j) (text unchanged)

(k) The removal or reduction of a discount [if] *unless* the discount is [not] removed or reduced wholly or partly due to:

(i)—(ii) (text unchanged)

(iii) The claims history of the insured; [or]

(iv) A retiring of the insured; *or*

(v) *The application of a program that measures the operation of an insured vehicle during the current policy period as referenced in Insurance Article, §11-318, Annotated Code of Maryland;*

(l)—(n) (text unchanged)

B. Notice.

(1) (text unchanged)

(2) The insurer shall send a notice of premium increase to its insured [in duplicate by certificate of] *using a first-class mail tracking method.*

C. (text unchanged)

.10 Record Retention Requirements.

A. Length of Retention. An insurer that provides a notice of cancellation, nonrenewal, premium increase, or reduction in coverage pursuant to Insurance Article, §27-613 or 27-614, Annotated Code of Maryland, and this chapter, shall retain a copy of the notice and [certificate] *its proof* of mailing for at least 3 years from the effective date of the notice.

B. Form of Records. An insurer may maintain a copy of a notice and [certificate] *the proof* of mailing required to be retained by §A of this regulation in paper, photographic, microprocessed, magnetic, mechanical, electronic, digital, or any other medium, if the copy of

the notice and [certificate] *proof* of mailing are maintained in a manner that:

(1)—(4) (text unchanged)

KATHLEEN A. BIRrane
Insurance Commissioner

Title 36
MARYLAND STATE
LOTTERY AND GAMING
CONTROL AGENCY

Notice of Proposed Action

[21-108-P]

The Maryland State Lottery and Gaming Control Agency proposes to:

(1) Amend Regulations .01 and .05 under COMAR 36.01.01 **General;**

(2) Amend Regulations .04—.06 under COMAR 36.01.02 **Administrative Procedures;** and

(3) Adopt under a new subtitle, **Subtitle 10 Sports Wagering Provisions:**

(a) New Regulations .01—.02 under a new chapter, **COMAR 36.10.01 General;**

(b) New Regulations .01—.14 under a new chapter, **COMAR 36.10.02 All Applicants and Licensees — Applications and Investigations;**

(c) New Regulations .01—.06 under a new chapter, **COMAR 36.10.03 All Applicants and Licensees — Qualification Requirements;**

(d) New Regulations .01—.11 under a new chapter, **COMAR 36.10.04 Specific Requirements for Sports Wagering Facility Licensees;**

(e) New Regulations .01—.05 under a new chapter, **COMAR 36.10.05 Specific Requirements for Mobile Sports Wagering Licensees;**

(f) New Regulations .01—.11 under a new chapter, **COMAR 36.10.06 Specific Requirements for Other Licenses Required for Sports Wagering;**

(g) New Regulations .01—.06 under a new chapter, **COMAR 36.10.07 License Denial Procedures;**

(h) New Regulations .01—.11 under a new chapter, **COMAR 36.10.08 Enforcement;**

(i) New Regulations .01—.03 under a new chapter, **COMAR 36.10.09 Unannounced Inspections;**

(j) New Regulations .01—.03 under a new chapter, **COMAR 36.10.10 Enforcement of Voluntary Exclusion Program;**

(k) New Regulations .01—.09 under a new chapter, **COMAR 36.10.11 Mandatory Exclusion;**

(l) New Regulations .01—.04 under a new chapter, **COMAR 36.10.12 Collection of Taxes, Fees, and Penalties;**

(m) New Regulations .01—.44 under a new chapter, **COMAR 36.10.13 Sports Wagering Licensee Minimum Internal Control Standards;**

(n) New Regulations .01—.07 under a new chapter, **COMAR 36.10.14 Sports Wagering Requirements and Limitations;**

(o) New Regulations .01—.04 under a new chapter, **COMAR 36.10.15 Sports Wagering Licensee Facility Standards;**