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**BULLETIN**

**To: Carriers Participating in the Non-Group Health Insurance Market**

**Re: Emergency Regulations COMAR 31.10.27**

**Date: September 10, 2001**

**Bulletin No: Life and Health 01-14**

The purpose of this bulletin is to notify you that new emergency regulations become effective October 1, 2001 that will impact your company. These regulations, found in COMAR 31.10.27, have been drafted to implement the requirements of Senate Bill 458, Chapter 389, Acts of 2001 ("Chapter 389").

Chapter 389 requires carriers participating in the non-group health insurance market to notify individuals, who are denied medically underwritten coverage by the carrier, of the availability of substantial, available, and affordable coverage ("SAAC").

The new regulations set forth the text of the required notice. Please note that the notice requirements vary depending on the date the denial of coverage is provided to the applicant. For denials between October 1, 2001--January 31, 2001, the required notice is found in Regulation .04. For denials on or after February 1, 2002, the required notice is found in Regulation .05.

The notice for denials provided on or after February 1, 2002 are required to provide specific information regarding the carriers who are participating in SAAC and the respective dates of their open enrollment periods for the applicable calendar year. You can obtain this information from this Administration by contacting Brenda Wilson, Chief of Managed Care, Life and Health Unit, Maryland Insurance Administration, 525 St. Paul Place, Baltimore, Maryland 21202 or [bwilson@mdinsurance.state.md.us](mailto:bwilson@mdinsurance.state.md.us) on or after January 2, 2002.

If you have any questions regarding this memorandum or the new emergency regulations, please direct your questions to Brenda Wilson at 410-468-2170.

A copy of the proposed regulations is attached for your convenience.

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Wendy J. Taparanskas, Ph.D.  
Associate Commissioner  
Life and Health

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