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**BULLETIN 04-16**

To: Insurers Participating in the Disability Market in Maryland

Re: COMAR 31.10.30, Disability Benefit Claim Procedures

Date: August 9, 2004

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On July 23, 2004, a Notice of Final Action on COMAR 31.10.30 was published in the Maryland Register. These regulations will take effect on August 2, 2004. A copy of the regulations is attached.

The regulations require certain procedures and notices in the handling of disability benefit claims and appeals. The regulations apply to insurers that issue or deliver individual or group health insurance policies in Maryland that provide a disability benefit. The regulations do not apply to long term care insurance policies, dismemberment benefits, life insurance policies, or waiver of premium riders.

It is not necessary that new policy or certificate forms be filed to comply with the regulations; however, if you elect to change your forms, the changes must be filed for approval prior to use.

If you have questions, please contact Mary Moody, Staff Attorney, at 410-468-2224.

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Howard Max  
Acting Associate Commissioner