

LARRY HOGAN  
Governor

BOYD K. RUTHERFORD  
Lt. Governor



AL REDMER, JR.  
Commissioner

NANCY GRODIN  
Deputy Commissioner

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202  
1-800-492-6116 TTY: 1-800-735-2258  
[www.insurance.maryland.gov](http://www.insurance.maryland.gov)

### **Bulletin 17-12**

Date: October 31, 2017

To: Insurers, Nonprofit Health Service Plans, Health Maintenance Organizations and  
Dental Plan Organizations Using Provider Panels

Re: Section 15-830(g) of the Insurance Article, Chapter 309, 2016 Acts – Referrals to  
Specialists, Copy of Procedures Filed with Commissioner

The purpose of this bulletin is to advise insurers, nonprofit health service plans, health maintenance organizations, and dental plan organizations (“carriers”) that House Bill 1318, Chapter 309, Acts of 2016 amended the filing requirements under § 15-830 of the Insurance Article, Annotated Code of Maryland. Section 15-830 generally requires carriers to establish procedures allowing members to obtain referrals to certain types of providers under certain circumstances. Prior to the passage of House Bill 1318, § 15-830(g) required carriers to file the referral procedures with the Maryland Insurance Commissioner (“Commissioner”). House Bill 1318 expanded § 15-830(g) to require that specific information be included in the referral procedure filings, and that the procedures be made available to members.<sup>1</sup> The new requirements became effective January 1, 2017.

Section 15-830(g)(1) specifies that for each of the procedures required under § 15-830, carriers are required to file with the Commissioner the following information:

- the steps the carrier requires of a member to request a referral;
- the carrier’s timeline for decisions; and
- the carrier’s grievance procedures for denials.

Section 15-830(g)(2) requires each carrier to make the procedures identified above available to its members via the carrier’s online network directory required under § 15-112(n)(1) of the Insurance Article, Annotated Code of Maryland and on request. Each carrier needs to ensure that its online network directory contains updated versions of the procedures, and that these procedures are readily available to be provided when requested by a member.

---

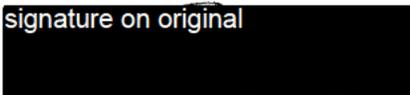
<sup>1</sup> House Bill 1318 also revised § 15-830(d), establishing additional standards related to a required procedure for referrals to specialists who are not part of the carrier’s provider panel.

Additional guidance about § 15-830 was previously provided under Life and Health Bulletin 99-16, dated August 4, 1999. This bulletin is available on the Administration's website at <http://insurance.maryland.gov>.

If a carrier has not filed any or all of the required information for its referral procedures within the last five years, updates to the above listed procedures must be filed by December 31, 2017. The filings should be directed to the Rates and Forms Unit of the Life and Health Section of the Maryland Insurance Administration, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202.

Questions about this bulletin may be directed to David Cooney, Chief of Health Insurance and Managed Care at 410-468-2170.

Al Redmer, Jr.  
Commissioner

By:  signature on original

Robert D. Morrow Jr.   
Associate Commissioner  
Life and Health