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WENDY TAPARANSKAS
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Bulletin

DATE: March 7, 2001

TO: Small Group Insurance Companies

RE: Contract Filings

Bulletin No: Life and Health 01-06

We would like to bring to your attention revisions that will be required of the small group contracts issued or renewed on or after July 1, 2001. These revisions were published in the Maryland Register on November 17, 2000. Notice of Final Action was published in the Maryland Register on January 26, 2001.

We recommend that these changes be made through an amendment rider which will be attached to the group policy and certificate. Please specify the form number and date of approval of the policy to which the amendment rider will be attached. To ensure approval by July 1, 2001, the filings must be received by this Administration by May 1, 2001.

Revisions Required By COMAR 31.11.06

- Modified the Preventive Services benefit. This benefit has been revised to exclude the colorectal screening benefit for men and women 50 years old or older. See COMAR 31.11.06.03A(9).
- New benefit for colorectal screening. See COMAR 31.11.06.03A(9-2).
- Medical Foods
 - Clarified benefit to indicate that medical foods are covered for persons with metabolic disorders. See COMAR 31.11.06.03A(21).
- Annual Chlamydia Screening Test

- Clarified benefit to indicate that the test is available for women who are younger than 20 years old who are sexually active, *or* at least 20 years old who have multiple risk factors. See COMAR 31.11.06.03A(33).
- Cost Sharing
- Indemnity Delivery System -- Increased the deductible for employee enrolled under individual coverage to \$1,250 per year. Increased the deductible for employee enrolled under other than individual coverage to \$2,500 in aggregate per year. See COMAR 31.11.06.04F(1)(a).
 - Preferred Provider Delivery System -- Increased the combined in-network and out-of-network deductible for employee enrolled under individual coverage to \$1,000 per year. Increased the combined in-network and out-of-network deductible for employee enrolled under other than individual coverage to \$2,000 in aggregate per year. See COMAR 31.11.06.04F(2)(a).
 - Point-of-Service when delivered in conjunction with Preferred Provider -- Increased the deductible for employee enrolled under individual coverage to \$400 per year. Increased the deductible for employee enrolled under other than individual coverage to \$800 in aggregate per year. See COMAR 31.11.06.04F(3)(a).
- Prescription Drug Benefit
- The prescription drug deductible was increased to \$250. (Note: The exception regarding persons enrolled in the PPO/MSA still applies.) See COMAR 31.11.06.05H(1).
 - The maintenance drug benefit was clarified to indicate that each covered person shall pay *the lesser of the cost of the prescription or* a copayment for a 90-day supply of maintenance drugs dispensed in a single dispensing. See COMAR 31.11.06.05H(5).
- Dental Work Exclusion
- Modified Exclusion #28 to add dental implants. See COMAR 31.11.06.06B(28)(d).
- Referrals to Specialists
- Added the requirement that carriers must provide direct access to obstetric and gynecological care as specified in §15-816 of the Insurance Article. See COMAR 31.11.06.09D(3).

We are enclosing copies of the changes to the small group regulations published on November 17, 2000. Please contact Fern Thomas, Supervisor, Health Review Unit at (410) 468-2170 if you have any questions regarding these filings.

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

Enclosure