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Maryland

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BULLETIN 20-30

To: All Health Carriers Offering Individual Health Benefit Plans

Re: COVID-19 State of Emergency: Suspension of Individual Health Benefit Plan Cancellations and Nonrenewals Due to Nonpayment of Premium.

Date: July 30, 2020

On March 5, 2020, Governor Larry Hogan issued a Proclamation declaring a State of Emergency and that a Catastrophic Health Emergency exists in the State of Maryland. The Proclamation was renewed on May 6, 2020, June 3, 2020, and July 1, 2020.

Pursuant to § 2-115 of the Insurance Article and COMAR 31.01.02.05 and 06, the Commissioner is invoking her emergency powers to activate COMAR 31.02.06A(1), which provides that the Commissioner may require health carriers to: “Suspend health benefit cancellations and nonrenewals.”

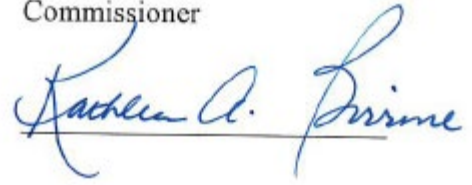
Accordingly, effective immediately, health carriers are to suspend health benefit cancellations and nonrenewals of individual health policies for non-payment of premium.

The Commissioner is activating this requirement only with respect to individual health benefit plans, as defined in § 15-1301 of the Insurance Article. Additionally, the Commissioner is only requiring carriers to suspend cancellations and nonrenewals due to nonpayment of premium. Cancellations and nonrenewals for reasons other than nonpayment of premium that are otherwise permitted by the terms of the contract and applicable law are still permitted.

This regulation shall be in effect for a period of 60 days, at which time the Commissioner will determine whether to renew the Bulletin. The regulations previously activated in Bulletins 20-05, 20-06, and 20-22 shall remain in effect until the emergency declaration is lifted or the Commissioner issues a Bulletin deactivating the regulations at issue.

Questions about this Bulletin may be directed to the Life & Health Unit of the Maryland Insurance Administration at 410-468-2170.

KATHLEEN A. BIRRANE
Commissioner

A handwritten signature in blue ink that reads "Kathleen A. Birrane". The signature is written in a cursive style with a horizontal line underneath the name.