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## SENATE BILL NO. 204

Offered January 12, 2022

Prefiled January 10, 2022

*A BILL to amend and reenact §§ 38.2-3407.10 and 38.2-4319, as it is currently effective and as it may become effective, of the Code of Virginia, relating to health care provider panels; vertically integrated carriers; reimbursements to providers.*

Patron—Petersen

Referred to Committee on Commerce and Labor

**Be it enacted by the General Assembly of Virginia:**

**1. That §§ 38.2-3407.10 and 38.2-4319, as it is currently effective and as it may become effective, of the Code of Virginia are amended and reenacted as follows:**

**§ 38.2-3407.10. Health care provider panels.**

A. As used in this section:

"Carrier" means:

1. Any insurer proposing to issue individual or group accident and sickness insurance policies providing hospital, medical and surgical or major medical coverage on an expense incurred basis;
2. Any corporation providing individual or group accident and sickness subscription contracts;
3. Any health maintenance organization providing health care plans for health care services;
4. Any corporation offering prepaid dental or optometric services plans; or
5. Any other person or organization that provides health benefit plans subject to state regulation, and includes an entity that arranges a provider panel for compensation.

"Enrollee" means any person entitled to health care services from a carrier.

"Provider" means a hospital, physician or any type of provider licensed, certified or authorized by statute to provide a covered service under the health benefit plan.

"Provider panel" means those providers with which a carrier contracts to provide health care services to the carrier's enrollees under the carrier's health benefit plan. However, such term does not include an arrangement between a carrier and providers in which any provider may participate solely on the basis of the provider's contracting with the carrier to provide services at a discounted fee-for-service rate.

"Vertically integrated carrier" means a carrier that owns or controls, is owned or controlled by, or is under common ownership or control with an individual, partnership, committee, association, corporation, or any other organization or group of persons that, either directly or through one or more affiliates or subsidiaries, owns, operates, or manages one or more acute care hospital facilities operating in the Commonwealth.

B. Any such carrier that offers a provider panel shall establish and use it in accordance with the following requirements:

1. Notice of the development of a provider panel in the Commonwealth or local service area shall be filed with the Department of Health Professions.

2. Carriers shall provide a provider application and the relevant terms and conditions to a provider upon request.

C. A carrier that uses a provider panel shall establish procedures for:

1. Notifying an enrollee of:

- a. The termination from the carrier's provider panel of the enrollee's primary care provider who was furnishing health care services to the enrollee; and

- b. The right of an enrollee upon request to continue to receive health care services for a period of up to 90 days from the date of the primary care provider's notice of termination from a carrier's provider panel, except when a provider is terminated for cause.

2. Notifying a provider at least 90 days prior to the date of the termination of the provider, except when a provider is terminated for cause.

3. Providing reasonable notice to primary care providers in the carrier's provider panel of the termination of a specialty referral services provider.

4. Notifying the purchaser of the health benefit plan, whether such purchaser is an individual or an employer providing a health benefit plan, in whole or in part, to its employees and enrollees of the health benefit plan of:

- a. A description of all types of payment arrangements that the carrier uses to compensate providers for health care services rendered to enrollees, including, but not limited to, withholds, bonus payments, capitation and fee-for-service discounts; and

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59 b. The terms of the plan in clear and understandable language that reasonably informs the purchaser  
60 of the practical application of such terms in the operation of the plan.

61 D. Whenever a provider voluntarily terminates his contract with a carrier to provide health care  
62 services to the carrier's enrollees under a health benefit plan, he shall furnish reasonable notice of such  
63 termination to his patients who are enrollees under such plan.

64 E. A carrier may not deny an application for participation or terminate participation on its provider  
65 panel on the basis of gender, race, age, sexual orientation, gender identity, religion or national origin.

66 F. 1. For a period of at least 90 days from the date of the notice of a provider's termination from the  
67 carrier's provider panel, except when a provider is terminated for cause, the provider shall be permitted  
68 by the carrier to render health care services to any of the carrier's enrollees who:

69 a. Were in an active course of treatment from the provider prior to the notice of termination; and

70 b. Request to continue receiving health care services from the provider.

71 2. Notwithstanding the provisions of subdivision 1, any provider shall be permitted by the carrier to  
72 continue rendering health services to any enrollee who has entered the second trimester of pregnancy at  
73 the time of a provider's termination of participation, except when a provider is terminated for cause.  
74 Such treatment shall, at the enrollee's option, continue through the provision of postpartum care directly  
75 related to the delivery.

76 3. Notwithstanding the provisions of subdivision 1, any provider shall be permitted by the carrier to  
77 continue rendering health services to any enrollee who is determined to be terminally ill (as defined  
78 under § 1861 (dd)(3)(A) of the Social Security Act) at the time of a provider's termination of  
79 participation, except when a provider is terminated for cause. Such treatment shall, at the enrollee's  
80 option, continue for the remainder of the enrollee's life for care directly related to the treatment of the  
81 terminal illness.

82 4. A carrier shall reimburse a provider under this subsection in accordance with the carrier's  
83 agreement with such provider existing immediately before the provider's termination of participation.

84 G. 1. A carrier shall provide to a purchaser upon enrollment and make available to existing enrollees  
85 at least once a year a list of members in its provider panel, which list shall also indicate those providers  
86 who are not currently accepting new patients. Such list may be made available in a form other than a  
87 printed document, provided the purchaser or existing enrollee is given the means to request and receive  
88 a printed copy of such list.

89 2. The information provided under subdivision 1 shall be updated at least once a year if in paper  
90 form, and monthly if in electronic form.

91 H. No contract between a carrier and a provider may require that the provider indemnify the carrier  
92 for the carrier's negligence, willful misconduct, or breach of contract, if any.

93 I. No contract between a carrier and a provider shall require a provider, as a condition of  
94 participation on the panel, to waive any right to seek legal redress against the carrier.

95 J. No contract between a carrier and a provider shall prohibit, impede or interfere in the discussion  
96 of medical treatment options between a patient and a provider.

97 K. A contract between a carrier and a provider shall permit and require the provider to discuss  
98 medical treatment options with the patient.

99 L. Any carrier requiring preauthorization for medical treatment shall have personnel available to  
100 provide such preauthorization at all times when such preauthorization is required.

101 M. Carriers shall provide to their group policyholders written notice of any benefit reductions during  
102 the contract period at least 60 days before such benefit reductions become effective. Group policyholders  
103 shall, in turn, provide to their enrollees written notice of any benefit reductions during the contract  
104 period at least 30 days before such benefit reductions become effective. Such notice shall be provided to  
105 the group policyholder as a separate and distinct notification, and may not be combined with any other  
106 notification or marketing materials.

107 N. No contract between a provider and a carrier shall include provisions that require a health care  
108 provider or health care provider group to deny covered services that such provider or group knows to be  
109 medically necessary and appropriate that are provided with respect to a specific enrollee or group of  
110 enrollees with similar medical conditions.

111 O. If a provider panel contract between a provider and a carrier, or other entity that provides  
112 hospital, physician or other health care services to a carrier, includes provisions that require a provider,  
113 as a condition of participating in one of the carrier's or other entity's provider panels, to participate in  
114 any other provider panel owned or operated by that carrier or other entity, the contract shall contain a  
115 provision permitting the provider to refuse participation in one or more such other provider panels at the  
116 time the contract is executed. If a provider contracts with a carrier or other entity that subsequently  
117 contracts with one or more unaffiliated carriers to include such provider in the provider panels of such  
118 unaffiliated carriers, and which permits an unaffiliated carrier to impose participation terms with respect  
119 to such provider that differ materially in reimbursement rates or in managed care procedures, such as  
120 conducting economic profiling or requiring a patient to obtain primary care physician referral to a

specialist, from the terms agreed to by the provider in the original contract, the provider panel contract shall contain a provision permitting the provider to refuse participation with any such unaffiliated carrier. Utilization review pursuant to Article 1.2 (§ 32.1-137.7 et seq.) of Chapter 5 of Title 32.1 shall not constitute a materially different managed care procedure. This subsection shall apply to provider panels utilized by health maintenance organizations and preferred provider organizations. For purposes of this subsection, "preferred provider organization" means a carrier that offers preferred provider contracts or policies as defined in § 38.2-3407 or preferred provider subscription contracts as defined in § 38.2-4209. The status of a physician as a member of or as being eligible for other existing or new provider panels shall not be adversely affected by the exercise of such right to refuse participation. This subsection shall not apply to the Medallion II and children's health insurance plan administered by or pursuant to contract with the Department of Medical Assistance Services.

P. A carrier that rents or leases its provider panel to unaffiliated carriers shall make available, upon request, to its providers a list of unaffiliated carriers that rent or lease its provider panel. Such list if available in electronic format shall be updated monthly. The provider shall be given the means to request and receive a printed copy of such list.

Q. The Commission shall have no jurisdiction to adjudicate controversies arising out of this section.

R. *Upon receipt of a written request from a provider, a vertically integrated carrier shall offer participation to such provider in each requested provider panel or network established for any of the vertically integrated carrier's policies, products, and plans, including all policies, products, and plans offered to individuals, employers, and enrollees in government benefit programs, including the Virginia Medical Assistance Program and the State Children's Health Insurance Program, under the same terms and conditions, including quality requirements, that apply to providers under common control with the vertically integrated carrier. Such participation shall:*

1. *Be without any adverse tiering or other financial incentives that may discourage enrollees from utilizing the services of the provider, unless there are objective, reasonable criteria to establish different tiers of providers based upon price, quality, or access that are applied in a nondiscriminatory manner to all providers, regardless of affiliation with the vertically integrated carrier. Criteria shall be deemed objective if the criteria are capable of mathematical determination and subject to independent verification and audit by a third party without any conflict of interest. Criteria shall be deemed reasonable if the criteria are based upon the recommendations of the Centers for Medicare and Medicaid Services, a nationally recognized accreditation organization, a physician specialty society, or peer-reviewed published research regarding evidence-based best practices;*

2. *Include all sites and services offered by the provider, provided that such sites and services are appropriately licensed and meet the standards of the vertically integrated carrier's generally applicable clinical credentialing criteria and the services offered are otherwise covered by the carrier; and*

3. *Take into account the different characteristics of different providers with regard to the range, nature, cost, and complexity of services offered. The vertically integrated carrier may offer different reimbursement rates to different providers, provided that such reimbursement rates or other contract terms that affect reimbursement do not discriminate unreasonably against or among providers that provide the same or similar services. Neither differences in prices among hospitals or other institutional providers produced by a process of individual negotiations with providers or based on market conditions or price differences among providers in different geographical areas shall be deemed unreasonable discrimination.*

*Provided that a vertically integrated carrier is in compliance with subdivisions 1, 2, and 3, such vertically integrated carrier may exclude or limit the participation of any provider on any ground otherwise permitted by subsection B of § 38.2-3407, subsection C of § 38.2-3409, or subsection E of § 38.2-4312.*

S. *No officer or director of a vertically integrated carrier shall simultaneously serve as an officer or director of an entity that owns, operates, manages, or controls, in whole or in part, directly or indirectly through one or more parents, subsidiaries, affiliates, or other entities sharing the same ultimate ownership or control, an acute care hospital located, in whole or in part, in the Commonwealth.*

T. The requirements of this section shall apply to all insurance policies, contracts, and plans delivered, issued for delivery, reissued, or extended on or after July 1, 1996. However, the 90-day period referred to in subdivisions C 1 b and C 2 of ~~this section~~, the requirements set forth in subdivisions F 2 and F 3, and the requirements set forth in subsections L, M, and N shall apply to contracts between carriers and providers that are entered into or renewed on or after July 1, 1999; the requirements set forth in subsection O shall apply to contracts between carriers and providers that are entered into, reissued, extended, or renewed on or after July 1, 2001; ~~and~~ the requirements set forth in subsection P shall be effective on and after January 1, 2007; ~~and the requirements set forth in subsection R shall apply to contracts between carriers and providers that are entered into, reissued, extended, or renewed on or after July 1, 2022.~~

**§ 38.2-4319. (Contingent expiration date) Statutory construction and relationship to other laws.**

A. No provisions of this title except this chapter and, insofar as they are not inconsistent with this chapter, §§ 38.2-100, 38.2-136, 38.2-200, 38.2-203, 38.2-209 through 38.2-213, 38.2-216, 38.2-218 through 38.2-225, 38.2-229, 38.2-232, 38.2-305, 38.2-316, 38.2-316.1, 38.2-322, 38.2-325, 38.2-326, 38.2-400, 38.2-402 through 38.2-413, 38.2-500 through 38.2-515, 38.2-600 through 38.2-629, Chapter 9 (§ 38.2-900 et seq.), §§ 38.2-1016.1 through 38.2-1023, 38.2-1057, and 38.2-1306.1, Article 2 (§ 38.2-1306.2 et seq.), § 38.2-1315.1, and Articles 3.1 (§ 38.2-1316.1 et seq.), 4 (§ 38.2-1317 et seq.), 5 (§ 38.2-1322 et seq.), 5.1 (§ 38.2-1334.3 et seq.), and 5.2 (§ 38.2-1334.11 et seq.) of Chapter 13, Articles 1 (§ 38.2-1400 et seq.), 2 (§ 38.2-1412 et seq.), and 4 (§ 38.2-1446 et seq.) of Chapter 14, Chapter 15 (§ 38.2-1500 et seq.), Chapter 17 (§ 38.2-1700 et seq.), §§ 38.2-1800 through 38.2-1836, 38.2-3401, 38.2-3405, 38.2-3405.1, 38.2-3406.1, 38.2-3407.2 through 38.2-3407.6:1, 38.2-3407.9 through 38.2-3407.20, 38.2-3411, 38.2-3411.2, 38.2-3411.3, 38.2-3411.4, 38.2-3412.1, 38.2-3414.1, 38.2-3418.1 through 38.2-3418.20, 38.2-3419.1, and 38.2-3430.1 through 38.2-3454, Articles 8 (§ 38.2-3461 et seq.) and 9 (§ 38.2-3465 et seq.) of Chapter 34, § 38.2-3500, subdivision 13 of § 38.2-3503, subdivision 8 of § 38.2-3504, §§ 38.2-3514.1, 38.2-3514.2, 38.2-3522.1 through 38.2-3523.4, 38.2-3525, 38.2-3540.1, 38.2-3540.2, 38.2-3541.2, 38.2-3542, and 38.2-3543.2, Article 5 (§ 38.2-3551 et seq.) of Chapter 35, Chapter 35.1 (§ 38.2-3556 et seq.), § 38.2-3610, Chapter 52 (§ 38.2-5200 et seq.), Chapter 55 (§ 38.2-5500 et seq.), Chapter 58 (§ 38.2-5800 et seq.) and Chapter 65 (§ 38.2-6500 et seq.) shall be applicable to any health maintenance organization granted a license under this chapter. This chapter shall not apply to an insurer or health services plan licensed and regulated in conformance with the insurance laws or Chapter 42 (§ 38.2-4200 et seq.) except with respect to the activities of its health maintenance organization.

B. For plans administered by the Department of Medical Assistance Services that provide benefits pursuant to Title XIX or Title XXI of the Social Security Act, as amended, no provisions of this title except this chapter and, insofar as they are not inconsistent with this chapter, §§ 38.2-100, 38.2-136, 38.2-200, 38.2-203, 38.2-209 through 38.2-213, 38.2-216, 38.2-218 through 38.2-225, 38.2-229, 38.2-232, 38.2-322, 38.2-325, 38.2-400, 38.2-402 through 38.2-413, 38.2-500 through 38.2-515, and 38.2-600 through 38.2-629, Chapter 9 (§ 38.2-900 et seq.), §§ 38.2-1016.1 through 38.2-1023, 38.2-1057, and 38.2-1306.1, Article 2 (§ 38.2-1306.2 et seq.), § 38.2-1315.1, Articles 3.1 (§ 38.2-1316.1 et seq.), 4 (§ 38.2-1317 et seq.), 5 (§ 38.2-1322 et seq.), 5.1 (§ 38.2-1334.3 et seq.), and 5.2 (§ 38.2-1334.11 et seq.) of Chapter 13, Articles 1 (§ 38.2-1400 et seq.), 2 (§ 38.2-1412 et seq.), and 4 (§ 38.2-1446 et seq.) of Chapter 14, §§ 38.2-3401, 38.2-3405, 38.2-3407.2 through 38.2-3407.5, 38.2-3407.6, 38.2-3407.6:1, 38.2-3407.9, 38.2-3407.9:01, and 38.2-3407.9:02, subdivisions F 1, 2, and 3 and subsections R and S of § 38.2-3407.10, §§ 38.2-3407.10:1, 38.2-3407.11, 38.2-3407.11:3, 38.2-3407.13, 38.2-3407.13:1, 38.2-3407.14, 38.2-3411.2, 38.2-3418.1, 38.2-3418.2, 38.2-3418.16, 38.2-3419.1, 38.2-3430.1 through 38.2-3437, and 38.2-3500, subdivision 13 of § 38.2-3503, subdivision 8 of § 38.2-3504, §§ 38.2-3514.1, 38.2-3514.2, 38.2-3522.1 through 38.2-3523.4, 38.2-3525, 38.2-3540.1, 38.2-3540.2, 38.2-3541.2, 38.2-3542, and 38.2-3543.2, Chapter 52 (§ 38.2-5200 et seq.), Chapter 55 (§ 38.2-5500 et seq.), Chapter 58 (§ 38.2-5800 et seq.), and Chapter 65 (§ 38.2-6500 et seq.) shall be applicable to any health maintenance organization granted a license under this chapter. This chapter shall not apply to an insurer or health services plan licensed and regulated in conformance with the insurance laws or Chapter 42 (§ 38.2-4200 et seq.) except with respect to the activities of its health maintenance organization.

C. Solicitation of enrollees by a licensed health maintenance organization or by its representatives shall not be construed to violate any provisions of law relating to solicitation or advertising by health professionals.

D. A licensed health maintenance organization shall not be deemed to be engaged in the unlawful practice of medicine. All health care providers associated with a health maintenance organization shall be subject to all provisions of law.

E. Notwithstanding the definition of an eligible employee as set forth in § 38.2-3431, a health maintenance organization providing health care plans pursuant to § 38.2-3431 shall not be required to offer coverage to or accept applications from an employee who does not reside within the health maintenance organization's service area.

F. For purposes of applying this section, "insurer" when used in a section cited in subsections A and B shall be construed to mean and include "health maintenance organizations" unless the section cited clearly applies to health maintenance organizations without such construction.

**§ 38.2-4319. (Contingent effective date) Statutory construction and relationship to other laws.**

A. No provisions of this title except this chapter and, insofar as they are not inconsistent with this chapter, §§ 38.2-100, 38.2-136, 38.2-200, 38.2-203, 38.2-209 through 38.2-213, 38.2-216, 38.2-218 through 38.2-225, 38.2-229, 38.2-232, 38.2-305, 38.2-316, 38.2-316.1, 38.2-322, 38.2-325, 38.2-326, 38.2-400, 38.2-402 through 38.2-413, 38.2-500 through 38.2-515, 38.2-600 through 38.2-629, Chapter 9 (§ 38.2-900 et seq.), §§ 38.2-1016.1 through 38.2-1023, 38.2-1057, and 38.2-1306.1, Article 2 (§ 38.2-1306.2 et seq.), § 38.2-1315.1, and Articles 3.1 (§ 38.2-1316.1 et seq.), 4 (§ 38.2-1317 et seq.), 5

(§ 38.2-1322 et seq.), 5.1 (§ 38.2-1334.3 et seq.), and 5.2 (§ 38.2-1334.11 et seq.) of Chapter 13, Articles 1 (§ 38.2-1400 et seq.), 2 (§ 38.2-1412 et seq.), and 4 (§ 38.2-1446 et seq.) of Chapter 14, Chapter 15 (§ 38.2-1500 et seq.), Chapter 17 (§ 38.2-1700 et seq.), §§ 38.2-1800 through 38.2-1836, 38.2-3401, 38.2-3405, 38.2-3405.1, 38.2-3406.1, 38.2-3407.2 through 38.2-3407.6:1, 38.2-3407.9 through 38.2-3407.20, 38.2-3411, 38.2-3411.2, 38.2-3411.3, 38.2-3411.4, 38.2-3412.1, 38.2-3414.1, 38.2-3418.1 through 38.2-3418.20, 38.2-3419.1, and 38.2-3430.1 through 38.2-3454, Articles 8 (§ 38.2-3461 et seq.) and 9 (§ 38.2-3465 et seq.) of Chapter 34, § 38.2-3500, subdivision 13 of § 38.2-3503, subdivision 8 of § 38.2-3504, §§ 38.2-3514.1, 38.2-3514.2, 38.2-3522.1 through 38.2-3523.4, 38.2-3525, 38.2-3540.1, 38.2-3540.2, 38.2-3541.2, 38.2-3542, and 38.2-3543.2, Article 5 (§ 38.2-3551 et seq.) of Chapter 35, Chapter 35.1 (§ 38.2-3556 et seq.), § 38.2-3610, Chapter 52 (§ 38.2-5200 et seq.), Chapter 55 (§ 38.2-5500 et seq.), Chapter 58 (§ 38.2-5800 et seq.), Chapter 65 (§ 38.2-6500 et seq.), and Chapter 66 (§ 38.2-6600 et seq.) shall be applicable to any health maintenance organization granted a license under this chapter. This chapter shall not apply to an insurer or health services plan licensed and regulated in conformance with the insurance laws or Chapter 42 (§ 38.2-4200 et seq.) except with respect to the activities of its health maintenance organization.

B. For plans administered by the Department of Medical Assistance Services that provide benefits pursuant to Title XIX or Title XXI of the Social Security Act, as amended, no provisions of this title except this chapter and, insofar as they are not inconsistent with this chapter, §§ 38.2-100, 38.2-136, 38.2-200, 38.2-203, 38.2-209 through 38.2-213, 38.2-216, 38.2-218 through 38.2-225, 38.2-229, 38.2-232, 38.2-322, 38.2-325, 38.2-400, 38.2-402 through 38.2-413, 38.2-500 through 38.2-515, and 38.2-600 through 38.2-629, Chapter 9 (§ 38.2-900 et seq.), §§ 38.2-1016.1 through 38.2-1023, 38.2-1057, and 38.2-1306.1, Article 2 (§ 38.2-1306.2 et seq.), § 38.2-1315.1, Articles 3.1 (§ 38.2-1316.1 et seq.), 4 (§ 38.2-1317 et seq.), 5 (§ 38.2-1322 et seq.), 5.1 (§ 38.2-1334.3 et seq.), and 5.2 (§ 38.2-1334.11 et seq.) of Chapter 13, Articles 1 (§ 38.2-1400 et seq.), 2 (§ 38.2-1412 et seq.), and 4 (§ 38.2-1446 et seq.) of Chapter 14, §§ 38.2-3401, 38.2-3405, 38.2-3407.2 through 38.2-3407.5, 38.2-3407.6, 38.2-3407.6:1, 38.2-3407.9, 38.2-3407.9:01, and 38.2-3407.9:02, subdivisions F 1, 2, and 3 and subsections R and S of § 38.2-3407.10, §§ 38.2-3407.10:1, 38.2-3407.11, 38.2-3407.11:3, 38.2-3407.13, 38.2-3407.13:1, 38.2-3407.14, 38.2-3411.2, 38.2-3418.1, 38.2-3418.2, 38.2-3418.16, 38.2-3419.1, 38.2-3430.1 through 38.2-3437, and 38.2-3500, subdivision 13 of § 38.2-3503, subdivision 8 of § 38.2-3504, §§ 38.2-3514.1, 38.2-3514.2, 38.2-3522.1 through 38.2-3523.4, 38.2-3525, 38.2-3540.1, 38.2-3540.2, 38.2-3541.2, 38.2-3542, and 38.2-3543.2, Chapter 52 (§ 38.2-5200 et seq.), Chapter 55 (§ 38.2-5500 et seq.), Chapter 58 (§ 38.2-5800 et seq.), and Chapter 65 (§ 38.2-6500 et seq.) shall be applicable to any health maintenance organization granted a license under this chapter. This chapter shall not apply to an insurer or health services plan licensed and regulated in conformance with the insurance laws or Chapter 42 (§ 38.2-4200 et seq.) except with respect to the activities of its health maintenance organization.

C. Solicitation of enrollees by a licensed health maintenance organization or by its representatives shall not be construed to violate any provisions of law relating to solicitation or advertising by health professionals.

D. A licensed health maintenance organization shall not be deemed to be engaged in the unlawful practice of medicine. All health care providers associated with a health maintenance organization shall be subject to all provisions of law.

E. Notwithstanding the definition of an eligible employee as set forth in § 38.2-3431, a health maintenance organization providing health care plans pursuant to § 38.2-3431 shall not be required to offer coverage to or accept applications from an employee who does not reside within the health maintenance organization's service area.

F. For purposes of applying this section, "insurer" when used in a section cited in subsections A and B shall be construed to mean and include "health maintenance organizations" unless the section cited clearly applies to health maintenance organizations without such construction.