

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 2004. It shall remain effective for a period of ~~6 months~~ 1 years and 7 months and, at the end of ~~December 31, 2004~~ January 31, 2006, with no further action required by the General Assembly, this Act shall be abrogated and of no further force and effect.

Approved April 27, 2004.

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## CHAPTER 94

### (House Bill 845)

AN ACT concerning

~~Health Insurance - Small Group Market - Premium Rates~~  
Maryland Health Care Commission and Maryland Insurance Administration  
- Affordability of Health Insurance in Maryland - Study and  
Recommendations

~~FOR the purpose of altering the factors a carrier may use to adjust the community rate for certain health benefit plans offered in the small group market to include health status and tobacco use; establishing certain limitations on the use of age, health status, and tobacco use in adjusting the community rate; repealing a certain limit on the rate a carrier may charge based on adjustments to the community rate; authorizing a carrier to use certain standardized health statements, health screenings, and prior claims history to establish or modify certain premium rates; prohibiting a carrier from limiting coverage or refusing to issue a health benefit plan to a certain small employer based on a health status related factor; prohibiting a carrier from knowingly providing coverage to a small employer that discriminates against certain individuals under certain circumstances; providing for the application of this Act; and generally relating to health benefit plans offered in the small group market.~~

FOR the purpose of requiring the Maryland Health Care Commission and the Maryland Insurance Administration to conduct certain studies; requiring the Commission and the Administration to develop recommendations on ways to make private health insurance more affordable for Maryland residents; requiring the Commission and the Administration to submit certain reports to the General Assembly on or before certain dates; providing for the termination of this Act; and generally relating to a study and recommendations about the affordability of health insurance in Maryland.

~~BY repealing and reenacting, with amendments,~~

~~Article - Insurance~~

~~Section 15-1205~~

~~Annotated Code of Maryland~~

~~(2002 Replacement Volume and 2003 Supplement)~~