

~~premium rate on renewal of a health benefit plan by more than a certain percentage of the rate charged in the preceding year; repealing a certain limit on the rate a carrier may charge based on adjustments to the community rate; authorizing a carrier to use certain health statements and health screenings to establish 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; establishing that it is an unfair trade practice for a carrier to knowingly provide 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 altering the date by which the Joint Legislative Task Force on Small Group Market Health Insurance is required to submit a certain report to the presiding officers and certain committees of the General Assembly; requiring the Task Force to study and make recommendations regarding certain additional issues; and generally relating to the Joint Legislative Task Force on Small Group Market Health Insurance.

~~BY repealing and reenacting, with amendments,
Article — Insurance
Section 15 — 1205
Annotated Code of Maryland
(2002 Replacement Volume and 2005 Supplement)~~

BY repealing and reenacting, with amendments,
Chapter 409 of the Acts of the General Assembly of 2005
Section 1(f)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article — Insurance

~~15 — 1205.~~

~~(a) (1) In establishing a community rate for a health benefit plan, a carrier shall use a rating methodology that is based on the experience of all risks covered by that health benefit plan without regard to [health status or occupation or] any [other] factor not specifically authorized under this subsection.~~

~~(2) [A] SUBJECT TO PARAGRAPHS (4), (5), AND (6) OF THIS SUBSECTION, A carrier may adjust the community rate only for:~~

- ~~(i) age; [and]~~
- ~~(ii) geography based on the following contiguous areas of the State:~~
 - ~~1. the Baltimore metropolitan area;~~
 - ~~2. the District of Columbia metropolitan area;~~