~~(II) ON RENEWAL, A CARRIER MAY ADJUST THE COMMUNITY RATE FOR A HEALTH BENEFIT PLAN BASED ON CHANGES IN HEALTH STATUS THAT OCCUR AFTER THE HEALTH BENEFIT PLAN IS ISSUED BY THE CARRIER BY NO MORE THAN 15%.~~

~~(7) (I) ON RENEWAL, A CARRIER MAY NOT INCREASE THE PREMIUM RATE BY MORE THAN 25% OF THE RATE THAT WAS CHARGED IN THE PRECEDING YEAR.~~

~~(II) THE LIMITATION IN SUBPARAGRAPH (I) OF THIS PARAGRAPH MAY NOT INCLUDE ANY PREMIUM RATE INCREASE THAT IS BASED ON A CARRIER'S ANNUAL COST AND UTILIZATION TRENDS OR CHANGE IN THE RATING FACTOR FOR ATTAINED AGE FOR COVERED PERSONS.~~

~~(b) A carrier shall apply all risk adjustment factors under subsection (a) of this section consistently with respect to all health benefit plans that are issued, delivered, or renewed in the State.~~

[~~(c) Based on the adjustments allowed under subsection (a)(2) of this section, a carrier may charge a rate that is 40% above or below the community rate.~~]

[(d)] ~~(C)~~ ~~(1) A carrier shall base its rating methods and practices on commonly accepted actuarial assumptions and sound actuarial principles.~~

~~(2) A carrier that is a health maintenance organization and that includes a subrogation provision in its contract as authorized under § 19-713.1(d) of the Health – General Article shall:~~

~~(i) use in its rating methodology an adjustment that reflects the subrogation; and~~

~~(ii) identify in its rate filing with the Administration, and annually in a form approved by the Commissioner, all amounts recovered through subrogation.~~

~~(3) A CARRIER MAY USE HEALTH STATEMENTS, IN A FORM APPROVED BY THE COMMISSIONER, AND HEALTH SCREENINGS TO ESTABLISH PREMIUM RATES AS PROVIDED IN THIS SECTION.~~

~~(D) A CARRIER MAY NOT LIMIT COVERAGE OFFERED BY THE CARRIER, OR REFUSE TO ISSUE A HEALTH BENEFIT PLAN TO ANY SMALL EMPLOYER THAT MEETS THE REQUIREMENTS OF THIS SUBTITLE, BASED ON A HEALTH STATUS-RELATED FACTOR.~~

~~(E) IT SHALL BE AN UNFAIR TRADE PRACTICE FOR A CARRIER TO KNOWINGLY PROVIDE COVERAGE TO A SMALL EMPLOYER THAT DISCRIMINATES AGAINST AN EMPLOYEE OR APPLICANT FOR EMPLOYMENT, BASED ON THE HEALTH STATUS OF THE EMPLOYEE OR APPLICANT OR A DEPENDENT OF THE EMPLOYEE OR APPLICANT, WITH RESPECT TO PARTICIPATION IN A HEALTH BENEFIT PLAN SPONSORED BY THE SMALL EMPLOYER.~~