

(I) A HEALTH INSURANCE CONTRACT THAT IS ISSUED OR DELIVERED IN THE STATE BY AN INSURER;

(II) A CONTRACT THAT IS ISSUED OR DELIVERED IN THE STATE BY A NONPROFIT HEALTH SERVICE PLAN; OR

(III) A CONTRACT THAT IS ISSUED OR DELIVERED IN THE STATE BY A HEALTH MAINTENANCE ORGANIZATION.

(4) "HEALTH STATUS-RELATED FACTOR" HAS THE MEANING STATED IN § 15-1301 OF THIS ARTICLE.

(5) "INDIVIDUAL CONTRACT" MEANS A CONTRACT BETWEEN A CARRIER AND AN INDIVIDUAL COVERING:

(I) THE INDIVIDUAL;

(II) THE INDIVIDUAL AND THE INDIVIDUAL'S FAMILY MEMBERS; OR

(III) THE FAMILY MEMBERS OF THE INDIVIDUAL.

(6) (I) "REUNDERWRITE" MEANS TO REEVALUATE ANY HEALTH STATUS-RELATED FACTOR, OCCUPATION, HOBBY, OR ACTIVITY OF AN INDIVIDUAL FOR THE PURPOSE OF:

1. TERMINATING HEALTH COVERAGE OF THE INDIVIDUAL;

OR

2. MOVING THE INDIVIDUAL FROM A MORE FAVORABLE RATE CLASS TO A LESS FAVORABLE RATE CLASS.

(II) "REUNDERWRITE" DOES NOT INCLUDE ~~WHEN A CARRIER:~~

1. ~~MOVES~~ MOVING AN INDIVIDUAL FROM ONE RATE TIER TO ANOTHER RATE TIER SOLELY DUE TO THE ADDITION OR DELETION OF A FAMILY MEMBER UNDER THE HEALTH COVERAGE;

2. ~~INCREASES~~ INCREASING THE PREMIUM UNDER AN ATTAINED AGE RATED CONTRACT SOLELY DUE TO THE INCREASING ~~AGE OF~~ AGE OF THE INDIVIDUAL COVERED UNDER THE HEALTH COVERAGE; ~~OR~~

3. ON ~~RECEIVING~~ RECEIPT OF AN APPLICATION FROM AN INSURED TO INCREASE THE BENEFITS UNDER AN EXISTING CONTRACT, ~~EVALUATES~~ EVALUATING THE HEALTH STATUS-RELATED FACTORS, OCCUPATION, HOBBIES, OR ACTIVITIES OF THE INSURED FOR THE PURPOSE OF INCREASING THE BENEFITS UNDER THE CONTRACT; OR

4. DURING THE PERIOD IN WHICH A CARRIER HAS THE RIGHT TO CONTEST A POLICY, DENYING A CLAIM, AMENDING THE POLICY, MAKING AN ADJUSTMENT TO THE PREMIUM, OR RESCINDING THE POLICY BASED ON A MATERIAL MISREPRESENTATION OR FRAUD IN THE APPLICATION.