- {(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.
- SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to health benefit plans subject to this Act that are issued, delivered, or renewed in the State on or after October 1, 2005.
- (a) There is a Joint Legislative Task Force on Small Group Market Health Insurance.
  - (b) The Task Force consists of the following six members:
- (1) three members of the Senate Finance Committee, appointed by the President of the Senate; and
- (2) three members of the House Health and Government Operations Committee, appointed by the Speaker of the House.
- (c) (1) The President of the Senate shall appoint a co-chair from among the Senate Finance Committee members.
- (2) The Speaker of the House shall appoint a co-chair from among the House Health and Government Operations Committee members.
- (d) (1) The Department of Legislative Services shall provide staff support for the Task Force.