(B) BEGINNING ON THE 60TH DAY AFTER AN INDIVIDUAL ESTABLISHES RESIDENCY IN THE STATE, THE INDIVIDUAL SHALL BE OFFERED, FOR A 30-DAY PERIOD, AN OPPORTUNITY TO ENROLL IN A HEALTH BENEFIT PLAN.

## (C) EACH CARRIER SHALL:

- (1) ESTABLISH AN ANNUAL PERIOD, OF NOT LESS THAN 30 DAYS, DURING WHICH INDIVIDUALS MAY ENROLL IN A HEALTH BENEFIT PLAN OR CHANGE THE HEALTH BENEFIT PLAN IN WHICH THE INDIVIDUAL IS ENROLLED; AND
- (2) PROVIDE FOR A SPECIAL ENROLLMENT PERIOD IN WHICH AN INDIVIDUAL IS PERMITTED TO CHANGE THE INDIVIDUAL OR FAMILY BASIS OF COVERAGE OR THE HEALTH BENEFIT PLAN IN WHICH THE INDIVIDUAL IS ENROLLED IF THE INDIVIDUAL:
- (I) THROUGH MARRIAGE, DIVORCE, BIRTH OR ADOPTION OF A CHILD, OR SIMILAR CIRCUMSTANCES, EXPERIENCES A CHANGE IN FAMILY COMPOSITION; OR
- (II) EXPERIENCES A CHANGE IN EMPLOYMENT STATUS INCLUDING A SIGNIFICANT CHANGE IN THE TERMS AND CONDITIONS OF EMPLOYMENT.
- (D) PLANS FOR OPEN ENROLLMENT AND SPECIAL ENROLLMENT PERIODS SHALL BE FILED WITH THE INSURANCE COMMISSIONER.

  705.
- (a) (1) Except as provided in subsection (c) of this section, a carrier shall renew a health benefit plan at the option of the small employer.
- (2) On renewal a carrier-may not exclude eligible-employees or dependents from a small employer health benefit plan.
- (b) A carrier may not cancel or refuse to renew a small employer health benefit plan except:
  - (1) For nonpayment of the required premiums;
- (2) For fraud or misrepresentation of the small employer or the covered individuals or their representatives;
- (3) For noncompliance with other reasonable provisions of the health benefit plan as approved by the Commissioner;
  - (4) For repeated misuse of a provider network provision;
- (5) Where the carrier elects not to renew all of its health benefit plans issued to small employers in the State;
- (6) If the carrier elects not to renew the particular health benefit plan for all small employers in the State;
  - (7) If the Commissioner finds that continuation of the coverage would: