

(f) (1) On or before March 15 of each year, a carrier shall file an actuarial certification with the Commissioner that it has followed the rating practices imposed under § 702 of this subtitle.

(2) The certification shall be based on an examination that includes a review of:

(i) Appropriate records; and

(ii) Actuarial assumptions and methods used by the carrier.

(g) A carrier shall:

(1) Retain all documents and certifications required under this subtitle at its principal place of business for a period of 5 years; and

(2) Make the information and documentation available to the Commissioner on request.

704.

(a) (1) A carrier shall issue its health benefit plans to any [small employer] GROUP OR INDIVIDUAL that meets the requirements of this subsection.

(2) To be covered under a health benefit plan offered by a carrier, a [small employer] GROUP OR INDIVIDUAL shall:

(i) Elect to be covered under the plan;

(ii) Agree to make the required premium payments; and

(iii) Satisfy the other reasonable provisions of the plan as approved by the Commissioner.

(3) Any requirement used by a carrier in determining whether to provide coverage to a [small employer] group, including requirements for minimum participation of [eligible employees] THE GROUP, shall be applied uniformly among all [small employers] GROUPS with the same number of [eligible employees] MEMBERS applying for coverage or receiving coverage from the carrier.

(4) A carrier may only vary application of minimum participation of [eligible employees] GROUP MEMBERS by the size of the [small employer] group.

(5) A carrier may not require minimum employer contributions.

(b) A carrier that offers coverage to a [small employer] GROUP shall offer coverage to all of its [eligible employees] MEMBERS.

(c) (1) A health maintenance organization need not offer coverage:

(i) To [a small employer] AN INDIVIDUAL OR GROUP that is not located in the health maintenance organization's approved service areas;

(ii) To [an eligible employee] A MEMBER OF A GROUP who does not reside within the health maintenance organization's approved service areas; or