

698.

(d) "Carrier" means a person that offers health benefit plans covering eligible employees of a small employer and that is:

(1) An insurer that holds a certificate of authority in the State and provides health insurance in the State;

(2) A health maintenance organization that is licensed to operate in the State;

[(3) A multiple employer welfare arrangement;

(4) A multiple employer trust located in Maryland or any other state covering Maryland residents;]

[(5)] (3) A nonprofit health service plan that is licensed to operate in the State; or

[(6)] (4) Any other person or organization that provides health benefit plans subject to State insurance regulation.

(g) (1) "Eligible employee" means, EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION, an employee who works on a full-time basis and has a normal workweek of 30 or more hours and is not covered under a public or private health insurance plan or other health benefit arrangement.

(2) "Eligible employee" includes a sole proprietor, a partner of a partnership, [or] an independent contractor who is included as an employee under a health benefit plan under this subtitle, OR A MEDICAL ASSISTANCE RECIPIENT WHO WORKS ON A FULL-TIME BASIS AND HAS A NORMAL WORKWEEK OF 30 OR MORE HOURS.

(3) "Eligible employee" does not include an individual who works on a temporary or substitute basis or for fewer than 30 hours in a workweek.

(h) (1) "Health benefit plan" means any:

(i) Hospital or medical policy or certificate, including those issued [under] THROUGH multiple employer trusts or associations located in Maryland or any other state covering Maryland residents who are eligible employees;

(ii) Nonprofit health service plan; OR

(iii) Health maintenance organization subscriber or group master contract[]; or

(iv) Plan provided by or through a multiple employer welfare arrangement, or other benefit arrangement offered by a multiple employer welfare arrangement].

(2) "Health benefit plan" does not include:

(i) Accident-only insurance;