

(4) THE SMALL EMPLOYER HAS PERMITTED PAYROLL DEDUCTION FOR THE ELIGIBLE EMPLOYEE FOR THE HEALTH BENEFITS PLAN.

698B.

NOTWITHSTANDING ANY OTHER PROVISION OF THIS SUBTITLE, HEALTH BENEFIT PLANS SHALL REIMBURSE HOSPITALS IN ACCORDANCE WITH THE RATES APPROVED BY THE STATE HEALTH SERVICES COST REVIEW COMMISSION.

699.

(b) (1) A carrier may not offer any health benefit plan in the State unless the carrier offers at least the comprehensive standard health benefit plan specified by the Commission under § 700 of this subtitle.

(2) Benefits in addition to the comprehensive standard health benefit plan may be offered if the additional benefits:

(i) Are offered and priced separately from benefits specified in accordance with § 700 of this subtitle; and

(ii) Do not have the effect of duplicating any of those benefits.

(3) Except for a plan offered in accordance with paragraph (2) of this subsection, a carrier may not offer a health benefit plan that has fewer than the benefits in the comprehensive standard health benefit plan.

(4) NOTWITHSTANDING PARAGRAPH (1) OF THIS SUBSECTION, A HEALTH MAINTENANCE ORGANIZATION MAY PROVIDE A POINT OF SERVICE DELIVERY SYSTEM AS AN ADDITIONAL BENEFIT TO ITS COMPREHENSIVE STANDARD HEALTH BENEFIT PLAN THROUGH A CARRIER WHETHER OR NOT THE CARRIER ALSO OFFERS THE COMPREHENSIVE STANDARD BENEFIT PLAN.

700.

(a) (1) The Commission shall adopt regulations specifying the comprehensive standard health benefit plan to apply under this subtitle, in accordance with the provisions of Title 19, Subtitle 15 of the Health - General Article.

(2) The Commission shall require that the minimum benefits permitted to be offered in the comprehensive standard health benefit plan:

(i) By a health maintenance organization, shall include at least the actuarial equivalent of the minimum benefits required to be offered by a federally qualified health maintenance organization; and

(ii) On an expense-incurred basis by an insurer or nonprofit health service plan, shall be actuarially equivalent to at least the minimum benefits required to be offered under item (i) of this paragraph.