

(II) ANY BENEFIT ADDED OFFERED IN ADDITION TO THE COMPREHENSIVE STANDARD HEALTH BENEFIT PLAN THAT INCREASES THE NUMBER TYPE OF SERVICES AVAILABLE OR THE FREQUENCY OF SERVICES SHALL BE SUBJECT TO THE SAME REQUIREMENTS AS THE COMPREHENSIVE STANDARD HEALTH BENEFIT PLAN INCLUDING:

1. GUARANTEED RENEWAL;
2. ADJUSTED COMMUNITY RATING; AND
3. THE PROHIBITION ON PREEXISTING CONDITION LIMITATIONS.

(III) 1. FOR ANY BENEFIT ADDED OFFERED IN ADDITION TO THE COMPREHENSIVE STANDARD HEALTH BENEFIT PLAN SUBJECT TO THE PROVISIONS OF SUBPARAGRAPH (4) (II) OF THIS PARAGRAPH A CARRIER SHALL ACCEPT OR REJECT THE ENTIRE GROUP'S APPLICATION FOR THE BENEFIT.

2. THE COMMISSIONER MAY PROHIBIT A CARRIER FROM OFFERING ANY BENEFIT ADDED TO THE COMPREHENSIVE STANDARD BENEFIT PLAN SUBJECT TO THE PROVISIONS OF SUBPARAGRAPH (II) OF THIS PARAGRAPH IF THE COMMISSIONER FINDS THAT THE ADDED BENEFIT WILL BE SOLD BY A CARRIER IN CONJUNCTION WITH THE COMPREHENSIVE STANDARD BENEFIT PLAN IN A MANNER DESIGNED TO PROMOTE RISK SELECTION OR UNDERWRITING PRACTICES OTHERWISE PROHIBITED BY THIS SUBTITLE.

(IV) THIS SUBSECTION DOES NOT APPLY TO ANY SUPPLEMENTAL INSURANCE POLICIES IDENTIFIED IN § 698(H)(2)(I) THROUGH (X) OF THIS ARTICLE.

(e) (1) To sell health benefit plans to small employers in the State, a carrier shall file its proposed small employer health benefit plans with the Commissioner on or before [May 1, 1994] THE DATE DESIGNATED BY THE COMMISSIONER.

(2). Unless the Commissioner has previously disapproved its use, the carrier's health benefit plans for small employers will be deemed approved 60 days after filing with the Commissioner.

706.

(a) (1) A carrier shall elect to become a risk-assuming carrier or a reinsuring carrier.

(2) An election [to become a reinsuring carrier] under this subsection shall be submitted to the Commissioner on a form and in a manner required by the Commissioner by [September 1, 1994] JULY 1, 1994.

(3) The notification of a risk-assuming carrier shall include an appropriate opinion by an independent qualified actuary that the risk-assuming carrier is able to assume and manage the risk of enrolling small employer groups without the protection of the Pool.