

~~(4) IS APPROVED BY THE COMMISSIONER.~~

~~735. PURPOSE OF SUBTITLE:~~

~~THE PURPOSES OF THIS SUBTITLE ARE:~~

~~(1) TO PROVIDE ACCESS TO HEALTH INSURANCE FOR ALL MARYLANDERS;~~

~~(2) TO EXPAND INSURANCE MARKET REFORMS TO INDIVIDUALS;~~

~~(3) TO HELP ENSURE THAT COMPETITION AMONG CARRIERS IS BASED ON COST EFFECTIVENESS RATHER THAN RISK SELECTION;~~

~~(4) TO REDUCE ADMINISTRATIVE COSTS BY, AMONG OTHER MEASURES, AGGREGATING PURCHASING PROCEDURES FOR INDIVIDUALS AND GROUPS; AND~~

~~(5) TO EXPAND CONSUMER CHOICE OF HEALTH BENEFIT PLANS AND HEALTH PROVIDERS THROUGH THE USE OF REGIONAL HEALTH COOPERATIVES.~~

~~736. SCOPE OF SUBTITLE:~~

~~THIS SUBTITLE DOES NOT APPLY TO AN EMPLOYER OF MORE THAN 50 EMPLOYEES WHO, ON JANUARY 1, 1994 OFFERED, AND CONTRIBUTED AT LEAST 30% OF THE PREMIUM PAYMENTS FOR, HEALTH BENEFITS FOR ITS EMPLOYEES EITHER THROUGH A SELF INSURED HEALTH PLAN, OR THROUGH AN INSURANCE POLICY OR HEALTH MAINTENANCE ORGANIZATION APPROVED BY THE COMMISSIONER.~~

~~737. REQUIRED OFFER OF HEALTH INSURANCE:~~

~~(A) NOTHING IN THIS SECTION MAY BE CONSTRUED TO REQUIRE AN EMPLOYER TO MAKE A FINANCIAL CONTRIBUTION TO THE PREMIUM PAYMENTS FOR HEALTH BENEFITS FOR THE EMPLOYER'S EMPLOYEES.~~

~~(B) SUBJECT TO THE PROVISIONS OF § 736 OF THIS SUBTITLE, AN EMPLOYER IN THE STATE SHALL OFFER A COMPREHENSIVE STANDARD HEALTH BENEFIT PLAN TO ITS EMPLOYEES.~~

~~(C) (1) AN EMPLOYER IN THE STATE SHALL OFFER TO ITS EMPLOYEES A PAYROLL DEDUCTION MECHANISM FOR PAYMENT OF PREMIUMS TO THE REGIONAL PURCHASING COOPERATIVE IN THE EMPLOYER'S REGIONAL AREA.~~

~~(2) A PAYROLL DEDUCTION MECHANISM UNDER THIS SUBSECTION SHALL CONFORM TO THE PROCEDURES AND REQUIREMENTS ESTABLISHED BY THE REGIONAL PURCHASING COOPERATIVE.~~

~~(D) (1) ON A COMPLAINT, FILED BY AN EMPLOYEE TO THE REGIONAL PURCHASING COOPERATIVE, THAT AN EMPLOYER IS IN VIOLATION OF THIS SECTION, THE REGIONAL PURCHASING COOPERATIVE:~~

~~(1) SHALL INVESTIGATE THE COMPLAINT; AND~~