- (2) A CARRIER MAY ONLY ADJUST THE COMMUNITY RATE FOR THE PURE PREMIUM PORTION OF THE PREMIUM RATE AND ONLY FOR:
 - (I) AGE; AND
- (II) GEOGRAPHY BASED ON THE REGIONAL AREAS ESTABLISHED UNDER § 737 OF THIS SUBTITLE:
- (3) (I) A CARRIER MAY NOT ADJUST THE ADMINISTRATIVE EXPENSE PORTION OF THE COMMUNITY RATE EXCEPT AS APPROVED BY THE COMMISSIONER.
- (II) THE COMMISSIONER-SHALL ADOPT REGULATIONS TO ALLOW SEPARATE ADMINISTRATIVE EXPENSES FOR HEALTH BENEFIT PLANS, INCLUDING A HEALTH BENEFIT PLAN-SUBJECT TO SUBTITLE 55 OF THIS ARTICLE, OFFERED THROUGH-THE REGIONAL HEALTH COOPERATIVE AND OUTSIDE THE REGIONAL HEALTH COOPERATIVE.
- (4) RATES FOR A HEALTH BENEFIT PLAN MAY VARY BASED ON FAMILY COMPOSITION AS APPROVED BY THE COMMISSIONER.
- (5) A PARTICIPATING CARRIER SHALL ESTABLISH A SEPARATE STATEWIDE COMMUNITY RATE FOR THE HEALTH BENEFIT PLAN AND SUPPLEMENTAL BENEFITS OFFERED TO EACH OF THE FOLLOWING CLASSES OF PURCHASERS:
 - (I) INDIVIDUALS:
- (II) EMPLOYEES OF MEMBER EMPLOYERS SUBJECT TO SUBTITLE 55 OF THIS ARTICLE; AND
- (III) EMPLOYEES OF MEMBER EMPLOYERS OTHER THAN THOSE WHO ARE SUBJECT TO SUBTITLE 55 OF THIS ARTICLE.
- (B) BASED ON THE ADJUSTMENTS ALLOWED UNDER SUBSECTION (A)(2) OF THIS SECTION, A CARRIER MAY CHARGE A RATE THAT:
- (1) FOR—EMPLOYEES OF SMALL EMPLOYERS, MEETS THE REQUIREMENTS OF SUBTITLE 55 OF THIS ARTICLE; AND
- (2) FOR-INDIVIDUALS AND EMPLOYEES OF EMPLOYERS OTHER THAN THOSE SUBJECT TO SUBTITLE 55 OF THIS ARTICLE:
- (I) IS-50% ABOVE OR BELOW THE COMMUNITY RATE FOR ANY HEALTH BENEFIT PLAN ISSUED, DELIVERED, OR RENEWED BETWEEN JANUARY 1, 1996 AND DECEMBER 31, 1996;
- (II) IS 40% ABOVE OR BELOW THE COMMUNITY RATE FOR ANY HEALTH BENEFIT PLAN ISSUED, DELIVERED, OR RENEWED BETWEEN JANUARY 1, 1997 AND DECEMBER 31, 1997:
- (III) IS 33% ABOVE OR BELOW THE COMMUNITY RATE FOR ALL HEALTH BENEFIT PLANS ISSUED, DELIVERED, OR RENEWED BETWEEN JANUARY 1, 1998 AND DECEMBER 31, 1998; AND