

~~(IV) IS 16% ABOVE OR BELOW THE COMMUNITY RATE FOR ALL HEALTH BENEFIT PLANS ISSUED, DELIVERED, OR RENEWED AFTER JANUARY 1, 1999.~~

~~746. CARRIERS — ENROLLMENT.~~

~~(A) EACH REGIONAL HEALTH COOPERATIVE SHALL REQUIRE PARTICIPATING CARRIERS TO ESTABLISH AN ENROLLMENT PROCESS IN ACCORDANCE WITH THIS SECTION.~~

~~(B) BEGINNING ON THE 60TH DAY AFTER AN INDIVIDUAL ESTABLISHES RESIDENCY IN A REGIONAL AREA, THE INDIVIDUAL SHALL BE OFFERED, FOR A 45-DAY PERIOD, AN OPPORTUNITY TO ENROLL IN ANY HEALTH BENEFIT PLAN OFFERED THROUGH THAT REGIONAL HEALTH COOPERATIVE.~~

~~(C) EACH PARTICIPATING CARRIER SHALL:~~

~~(1) ESTABLISH AN ANNUAL PERIOD, OF NOT LESS THAN 45 DAYS, DURING WHICH INDIVIDUALS MAY ENROLL IN A HEALTH BENEFIT PLAN OR CHANGE THE HEALTH BENEFIT PLAN IN WHICH THE INDIVIDUAL IS ENROLLED; AND~~

~~(2) PROVIDE FOR A SPECIAL ENROLLMENT PERIOD IN WHICH AN INDIVIDUAL IS PERMITTED TO CHANGE THE INDIVIDUAL OR FAMILY BASIS OF COVERAGE OR THE HEALTH BENEFIT PLAN IN WHICH THE INDIVIDUAL IS ENROLLED IF THE INDIVIDUAL:~~

~~(I) THROUGH MARRIAGE, DIVORCE, BIRTH OR ADOPTION OF A CHILD, OR SIMILAR CIRCUMSTANCES, EXPERIENCES A CHANGE IN FAMILY COMPOSITION; OR~~

~~(H) EXPERIENCES A CHANGE IN EMPLOYMENT STATUS INCLUDING A SIGNIFICANT CHANGE IN THE TERMS AND CONDITIONS OF EMPLOYMENT.~~

~~(D) PLANS FOR OPEN ENROLLMENT AND SPECIAL ENROLLMENT PERIODS SHALL BE FILED WITH THE INSURANCE COMMISSIONER AND ALL REGIONAL HEALTH COOPERATIVES.~~

~~747. MISCELLANEOUS OPERATIONS REQUIREMENTS.~~

~~(A) A CARRIER SHALL APPLY ALL RISK ADJUSTMENT FACTORS UNDER § 745 OF THIS SUBTITLE CONSISTENTLY WITH RESPECT TO THE HEALTH BENEFIT PLANS ISSUED, DELIVERED, OR RENEWED IN THE STATE THAT ARE SUBJECT TO THIS SUBTITLE.~~

~~(B) (1) A CARRIER MAY NOT ARBITRARILY TRANSFER A GROUP OR INDIVIDUAL INVOLUNTARILY INTO OR OUT OF THE HEALTH BENEFIT PLAN.~~

~~(2) A CARRIER MAY NOT OFFER TO TRANSFER A GROUP OR INDIVIDUAL INTO OR OUT OF THE HEALTH BENEFIT PLAN UNLESS THE OFFER TO TRANSFER IS MADE TO ALL INDIVIDUALS OR GROUPS WITH SIMILAR RISK ADJUSTMENT FACTORS.~~

~~(C) A CARRIER SHALL MAKE A REASONABLE DISCLOSURE IN ITS SOLICITATION AND SALES MATERIALS OF:~~