

Article - Health - General

19-710.2.

(b) (1) If an employer, association, or other private group arrangement offers health benefit plan coverage to employees or individuals only through a health maintenance organization, the health maintenance organization with which the employer, association, or other private group arrangement is contracting for the coverage shall offer, or contract with another carrier to offer, a point-of-service option to the employer, association, or other private group arrangement in conjunction with the health maintenance organization as an additional benefit for an employee or individual, at the employee's or individual's option, to accept or reject.

~~(2) THE EMPLOYER, ASSOCIATION, OR OTHER PRIVATE GROUP ARRANGEMENT SHALL MAKE THE POINT-OF-SERVICE OPTION OFFERED BY THE HEALTH MAINTENANCE ORGANIZATION, OR OTHER CARRIER WITH WHICH THE HEALTH MAINTENANCE ORGANIZATION CONTRACTED, AVAILABLE TO EACH EMPLOYEE OR INDIVIDUAL AT THE INITIAL ENROLLMENT PERIOD AND SUBSEQUENT RENEWAL PERIODS.~~

~~(2) (1) EXCEPT FOR HEALTH BENEFIT PLANS SUBJECT TO SUBTITLE 55 OF ARTICLE 48A OF THE CODE, THE HEALTH MAINTENANCE ORGANIZATION SHALL MAKE THE POINT-OF-SERVICE OPTION AVAILABLE TO EACH ENROLLEE AT THE INITIAL ENROLLMENT PERIOD AND SUBSEQUENT RENEWAL PERIODS AND INCLUDE NOTICE OF THE POINT-OF-SERVICE OPTION IN EACH EMPLOYEE'S ENROLLMENT MATERIALS.~~

~~(H) A POINT-OF-SERVICE OPTION SHALL BE MADE AVAILABLE FOR A HEALTH BENEFIT PLAN SUBJECT TO SUBTITLE 55 OF ARTICLE 48A OF THE CODE IN ACCORDANCE WITH REGULATIONS ADOPTED TO CARRY OUT THAT SUBTITLE.~~

~~(2) WHEN A HEALTH MAINTENANCE ORGANIZATION IS THE SOLE DELIVERY SYSTEM OFFERED TO EMPLOYEES BY AN EMPLOYER, THE HEALTH MAINTENANCE ORGANIZATION:~~

~~(I) SHALL OFFER THE EMPLOYER A POINT-OF-SERVICE OPTION FOR THE INDIVIDUAL EMPLOYEE TO ACCEPT OR REJECT;~~

~~(II) MAY NOT IMPOSE A MINIMUM PARTICIPATION LEVEL ON THE POINT-OF-SERVICE OPTION; AND~~

~~(III) AS PART OF THE GROUP ENROLLMENT APPLICATION, SHALL PROVIDE TO EACH EMPLOYER A DISCLOSURE STATEMENT FOR EACH POINT-OF-SERVICE OPTION OFFERED THAT CONFORMS TO REGULATIONS, FOR THE POINT-OF-SERVICE OPTION REQUIRED UNDER PARAGRAPH (1) OF THIS SUBSECTION, ADOPTED BY:~~

~~1. THE HEALTH CARE ACCESS AND COST COMMISSION FOR THE SMALL GROUP MARKET; AND~~