

~~6. That an insurer may not refuse to underwrite a person because the person refuses to waive the coverage and benefits described under this section; and~~

~~7. That a waiver made under this subsection must be an affirmative, written waiver.~~

~~(2) Failure of the first named insured to make an affirmative written waiver under paragraph (1) of this subsection requires an insurer to provide all the coverages and benefits described under subsections (b) and (c) of this section.~~

~~(4) A waiver made under this subsection by persons continuously insured by the Maryland Automobile Insurance Fund shall be construed to be effective until withdrawn in writing.]~~

~~[(g)] (F) (1) An insurer may not refuse to underwrite a person because the person refuses to waive the coverage and benefits described under this section.~~

~~(2) A violation of this subsection is subject to the penalties provided under §§ 55 and 55A of this article.~~

~~(G) (1) IN THIS SUBSECTION, "MANAGED CARE OPTION" MEANS AN OFFER BY AN INSURER TO PROVIDE THE BENEFITS REQUIRED UNDER THIS SECTION THROUGH MANAGED CARE ARRANGEMENTS SUCH AS A HEALTH MAINTENANCE ORGANIZATION (HMO) OR A PREFERRED PROVIDER ORGANIZATION (PPO).~~

~~(2) (I) A MANAGED CARE OPTION:~~

~~1. MAY BE MADE AVAILABLE BY ANY INSURER REQUIRED TO OFFER BENEFITS UNDER THIS SECTION; AND~~

~~2. BEGINNING ON JANUARY 1, 1997, SHALL BE MADE BY THE MARYLAND AUTOMOBILE INSURANCE FUND, AND EVERY MAJOR INSURER AS DEFINED UNDER § 245 OF THIS ARTICLE.~~

~~(II) THE REQUIREMENT UNDER SUB-SUBPARAGRAPH (2)(I)2 OF THIS PARAGRAPH SHALL APPLY ONLY WITH RESPECT TO THE MEDICAL, HOSPITAL, AND DISABILITY BENEFITS UNDER THIS SECTION APPLICABLE TO SOFT TISSUE INJURIES.~~

~~(3) (I) A MANAGED CARE OPTION MAY INCLUDE CONDITIONS AND LIMITATIONS TO COVERAGE, INCLUDING, BUT NOT LIMITED TO, DEDUCTIBLES AND COINSURANCE REQUIREMENTS, AS APPROVED BY THE COMMISSIONER. THE COMMISSIONER SHALL APPROVE ANY CONDITIONS AND LIMITATIONS IMPOSED BY AN INSURER UNDER THIS PARAGRAPH UNLESS A FINDING IS MADE BY THE COMMISSIONER THAT THE CONDITIONS AND LIMITATIONS ARE UNREASONABLE WHEN COMPARED WITH BENEFITS PROVIDED.~~

~~(II) AN INSURER MAY OFFER, AND PROVIDE AT THE OPTION OF THE NAMED INSURED, DEDUCTIBLE, COST SHARING, OR COINSURANCE ARRANGEMENTS WHEREBY THE RECIPIENT OF CARE, TREATMENT, SERVICES,~~