

Article - Insurance

Section 12-205(a)

Annotated Code of Maryland

(1995 Volume)

(As enacted by Chapter 36 of the Acts of the General Assembly of 1995)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

**Article 48A - Insurance Code**

376.

(a) (1) The Commissioner shall disapprove any form filed under § 375 of this subtitle or withdraw any previous approval if the forms do not meet the requirements of subsection (b) of this section. Furthermore, the Commissioner may set forth reasonable rules and regulations consistent with the requirements of subsection (c) of this section in order to establish minimum benefits and coverages as may be required.

(2) IF THE COMMISSIONER, UNDER PARAGRAPH (1) OF THIS SUBSECTION, DISAPPROVES OR WITHDRAWS APPROVAL OF A FORM, THE COMMISSIONER SHALL PROVIDE THE FILER OF THE FORM WITH:

(I) A STATUTORY OR REGULATORY BASIS FOR THE DISAPPROVAL OR WITHDRAWAL OF APPROVAL; AND

(II) AN EXPLANATION OF THE APPLICATION OF THE STATUTORY OR REGULATORY BASIS FOR THE DISAPPROVAL OR WITHDRAWAL OF APPROVAL.

**Article - Health - General**

19-713.

(a) Each health maintenance organization shall file with the Commissioner, before they become effective:

(1) All rates that the health maintenance organization charges subscribers or groups of subscribers; and

(2) The form and content of each contract between the health maintenance organization and its subscribers or groups of subscribers.

(b) Rates of a health maintenance organization may not be excessive, inadequate, or unfairly discriminatory in relation to the services offered.

(c) (1) If, at any time, a health maintenance organization wishes to amend any contract with its subscribers or change any rate charged, the health maintenance organization shall file with the Commissioner the number of copies of the amendment or rate change that the Commissioner requires.

(2) The Commissioner shall provide the Department with the number of copies it requires.