

symptoms of sufficient severity that the absence of immediate medical attention could reasonably be expected by a prudent layperson, possessing an average knowledge of health and medicine, to result in:

- (i) Placing health in jeopardy;
  - (ii) Serious impairment to bodily functions;
  - (iii) Serious dysfunction of any bodily organ or part; or
  - (iv) Development or continuance of severe pain.
- (b) (1) Until June 30, 1994, a limited benefits policy may be offered:
- (i) On an individual basis, provided the individual:
    1. Has not been covered by any health insurance plan, contract, or policy for the 12-month period preceding the date of application; and
    2. Is not eligible for coverage under Medicare, 42 U.S.C. § 1395 et seq.; and
  - (ii) On a group basis to an employer, provided that the employer:
    1. Has not provided any group health insurance plan, contract, or policy for the 24-month period preceding the date of application, or, if the employer has existed for less than 12 months, from the date the employer commenced its business; and
    2. Employs at least 2 and no more than 25 full-time employees.
- (2) A limited benefits policy may not be offered to an employer that alters its organizational structure or corporate form for the purpose of qualifying for a limited benefits policy.
- (3) The provisions of [§ 233 of this article] TITLE 27, SUBTITLE 4 OF THE INSURANCE ARTICLE shall apply to a limited benefits policy and a violation of paragraph (2) of this subsection by an employer shall be considered a violation of [§ 233 of this article] TITLE 27, SUBTITLE 4 OF THE INSURANCE ARTICLE.
- (c) (1) A limited benefits policy shall provide:
- (i) Hospitalization coverage as provided in either paragraph (2)(i) or (ii) of this subsection;
  - (ii) 10 office visits with a licensed health care provider per insured per year for the diagnosis and treatment of any illness or injury, including reasonable coverage of medically necessary laboratory and diagnostic procedures and outpatient surgery;
  - (iii) Reasonable coverage of prenatal care, including: