

A carrier may not offer a health benefit plan that has fewer benefits than those in the Standard Plan.

(d) Optional additional coverage.

A carrier may offer benefits in addition to those in the Standard Plan if the additional benefits:

(1) are offered and priced separately from benefits specified in accordance with § 15-1207 of the Insurance Article; and

(2) do not have the effect of duplicating any of those benefits.

(e) Point of service delivery system.

Notwithstanding subsection (b) of this section, a health maintenance organization may provide a point of service delivery system as an additional benefit through another carrier regardless of whether the other carrier also offers the Standard Plan.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 699 (effective subject to Ch. 9, §§ 5 and 7, Acts of 1993, as amended by Ch. 258, § 3, Acts of 1994 and Ch. 501, Acts of 1995).

In subsection (a)(4) of this section, the former references to "enrollees" and "insureds" are deleted as surplusage.

In subsection (b) of this section, the references to a "person" are substituted for the former references to a "carrier" for conformity with the comparable provisions of the Insurance Article that are not subject to contingencies. No substantive change is intended.

Also in subsection (b) of this section, the former reference to the plan "specified by the Commission under § 700 of this subtitle" is deleted as unnecessary in light of the defined term "Standard Plan".

In the introductory language of subsection (d) of this section, the reference to a "carrier" is added to allow the use of the active voice and to allow a construction that is parallel to the construction used in subsections (a) and (c) of this section.

Defined terms: "Carrier" § 1
"Health benefit plan" § 1
"Person" IN § 1-101
"Policy" IN § 1-101
"Standard Plan" § 1

4. Premium rates for health benefit plans.

(a) Community rate.

(1) In establishing a community rate for a health benefit plan, a carrier shall use a rating methodology that is based on the experience of all risks covered by that