

7. Issuance of health benefit plans.

(a) Issuance required.

A carrier shall issue its health benefit plans to each group or individual that meets the requirements of this section.

(b) Requirements for employers.

(1) Nothing in this subsection requires an employer or group to contribute to the premium payments for coverage of a dependent of an employee.

(2) To be covered under a health benefit plan offered by a carrier, a group or individual shall:

(i) elect to be covered;

(ii) agree to pay the premiums;

(iii) agree to offer coverage to any dependent of an employee when coverage is sought by the employee, in accordance with provisions governing late enrollees and any other provisions of this subheading that apply to coverage;

(iv) agree to collect payments for premiums through payroll deductions for coverage of employees and dependents and transmit those payments to the carrier; and

(v) satisfy the other reasonable provisions of the health benefit plan as approved by the Commissioner.

(c) Uniform application of requirements by carrier.

(1) In determining whether a group satisfies the requirements of this section, a carrier shall apply its requirements uniformly among all groups with the same number of members who apply for or receive coverage from the carrier, including a requirement that a minimum percentage of the group participate in the health benefit plan.

(2) A carrier may vary application of minimum participation of group members only by the size of the group.

(d) Required contributions to premium payments prohibited.

A carrier may not require an employer to contribute to payment of premiums for a health benefit plan.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 704(a)(1) through (5)(effective subject to Ch. 9, §§ 5 and 7, Acts of 1993, as amended by Ch. 258, § 3, Acts of 1994).

In subsection (b)(2)(ii) of this section, the former reference to "required" premium payments is deleted as implicit since premiums are required to be paid under a contract for health benefits.