allow a differential in ratings, premium payments, or dividends for contracts of health insurance for a reason based on the blindness or other physical handicap or disability of an applicant or policyholder.

(ii) [Except as provided in § 27–909 of this title, actuarial] ACTUARIAL justification for the differential may be considered for a physical handicap or disability other than blindness or hearing impairment.

(4) UNLESS THERE IS ACTUARIAL JUSTIFICATION, AN INSURER MAY NOT MAKE OR ALLOW A DIFFERENTIAL IN RATINGS, PREMIUM PAYMENTS, OR DIVIDENDS IN CONNECTION WITH A HEALTH INSURANCE CONTRACT SOLELY BECAUSE THE APPLICANT OR POLICYHOLDER HAS THE SICKLE–CELL TRAIT, THALASSEMIA–MINOR TRAIT, HEMOGLOBIN C TRAIT, TAY–SACHS TRAIT, OR A GENETIC TRAIT THAT IS HARMLESS IN ITSELF.

SECTION 12. AND BE IT FURTHER ENACTED, That the Laws of Maryland read as follows:

Article – Insurance

16–114.

(c) (1) On application, the Commissioner may issue a special permit to make agreements for annuity payments with donors to an educational or religious organization not conducted for profit and engaged SOLELY in bona fide educational or religious activities, to a hospital in the State, or to a community foundation if the educational or religious organization, hospital, or community foundation:

(i) except as provided in paragraph (2) of this subsection, has been in active operation in the State for at least 10 years before issuance of the special permit; and

(ii) has been granted exemption from federal income taxation under § 501 of the Internal Revenue Code.

SECTION 13. AND BE IT FURTHER ENACTED, That the Laws of Maryland read as follows:

Article – Insurance

18–106.

(b) The outline of coverage shall include:

(1) a description of the principal benefits and coverage provided in the policy or contract;

(2) a statement of the principal exclusions, reductions, and limitations in the policy or contract;

(3) a statement of the renewal provisions, including any reservation in the policy or contract of a right to change the schedule of premiums;