

~~1. ON ENROLLMENT OF THE ENROLLEE IN THE CARRIER'S HEALTH BENEFIT PLAN;~~

~~2. DURING THE ENROLLEE'S OPEN ENROLLMENT PERIOD;~~  
AND

~~3. AT ANY TIME, ON THE ENROLLEE'S REQUEST;~~

~~(H) TO A PROSPECTIVE INDIVIDUAL PURCHASER OF A HEALTH BENEFIT PLAN THROUGH A CARRIER, ON REQUEST; AND~~

~~(HH) EXCEPT FOR A SMALL EMPLOYER, AS DEFINED UNDER SUBTITLE 12 OF THIS TITLE, TO AN EMPLOYER, AT LEAST 30 DAYS BEFORE ENROLLING AN EMPLOYEE OF THE EMPLOYER UNDER A HEALTH BENEFIT PLAN SPONSORED BY THE EMPLOYER, FOR PURPOSES OF DISTRIBUTING THE DISCLOSURES TO THE EMPLOYER'S EMPLOYEES.~~

~~(2) THE PRINCIPAL OPERATING PRACTICES REQUIRED TO BE DISCLOSED IN PARAGRAPH (1) OF THIS SUBSECTION SHALL INCLUDE THE INFORMATION DESCRIBED IN SUBSECTIONS (D), (E), AND (F) OF THIS SECTION.~~

~~(D) (1) EACH CARRIER SHALL IDENTIFY AND DEFINE IN LAYMAN'S TERMS THE REIMBURSEMENT METHODOLOGY OR METHODOLOGIES THE CARRIER USES TO REIMBURSE PROVIDERS FOR HEALTH CARE SERVICES RENDERED TO ENROLLEES, INCLUDING CAPITATION, CASE RATES, DISCOUNTED FEE FOR SERVICE, AND FEE FOR SERVICE REIMBURSEMENT METHODOLOGIES.~~

~~(2) A CARRIER THAT USES A CAPITATED REIMBURSEMENT METHODOLOGY TO REIMBURSE PROVIDERS SHALL PROVIDE A SUMMARY OF THE CAPITATED HEALTH BENEFIT PLAN OR PLANS THAT COVER AT LEAST 75% OF ITS ENROLLEES, INCLUDING:~~

~~(I) THE HEALTH CARE SERVICES FOR WHICH CAPITATION APPLIES AND FOR WHICH PROVIDERS ARE AT FINANCIAL RISK; AND~~

~~(II) THE PRESENCE OF ANY STOP LOSS PROVISIONS THAT MITIGATE A PROVIDER'S LEVEL OF FINANCIAL RISK~~

~~(3) IN ADDITION TO PARAGRAPH (2) OF THIS SUBSECTION, A CARRIER SHALL PROVIDE A SUMMARY OF THE DEGREE TO WHICH A CAPITATED PROVIDER IS RESPONSIBLE FOR PAYING FOR PARTICULAR HEALTH CARE SERVICES, INCLUDING:~~

~~(I) LABORATORY AND DIAGNOSTIC TESTING;~~

~~(II) REFERRALS TO SPECIALTY PHYSICIANS;~~

~~(III) HOSPITAL CARE; AND~~

~~(IV) PRESCRIPTION DRUGS.~~

~~(4) FOR ANY HEALTH BENEFIT PLAN USED BY A CARRIER THAT REIMBURSES PROVIDERS ON A CAPITATED BASIS THAT IS NOT INCLUDED IN PARAGRAPHS (2) AND (3) OF THIS SUBSECTION, ON REQUEST OF AN ENROLLEE OR~~