

(2) EXTENDS FOR A PERIOD OF NOT MORE THAN 12 MONTHS AFTER THE ENROLLMENT DATE OR 18 MONTHS IN THE CASE OF A LATE ENROLLEE; AND

(3) IS REDUCED BY THE AGGREGATE OF THE PERIODS OF CREDITABLE COVERAGE, AS DEFINED IN SUBTITLE 60 OF THIS ARTICLE.

(J) (1) SUBJECT TO PARAGRAPH (4) OF THIS SUBSECTION, A CARRIER MAY NOT IMPOSE ANY PREEXISTING CONDITION PROVISION ON AN INDIVIDUAL WHO, AS OF THE LAST DAY OF THE 30-DAY PERIOD BEGINNING WITH THE DATE OF BIRTH, IS COVERED UNDER CREDITABLE COVERAGE.

(2) SUBJECT TO PARAGRAPH (4) OF THIS SUBSECTION, A CARRIER MAY NOT IMPOSE ANY PREEXISTING CONDITION PROVISIONS ON A CHILD WHO:

(I) IS ADOPTED OR PLACED FOR ADOPTION BEFORE ATTAINING 18 YEARS OF AGE; AND

(II) AS OF THE LAST DAY OF THE 30-DAY PERIOD BEGINNING ON THE DATE OF ADOPTION OR PLACEMENT FOR ADOPTION, IS COVERED UNDER CREDITABLE COVERAGE.

(3) A CARRIER MAY NOT IMPOSE ANY PREEXISTING CONDITION PROVISION RELATING TO PREGNANCY.

(4) PARAGRAPHS (1) AND (2) OF THIS SUBSECTION DO NOT APPLY TO AN INDIVIDUAL AFTER THE END OF THE FIRST 63-DAY PERIOD DURING ALL OF WHICH THE INDIVIDUAL WAS NOT COVERED UNDER ANY CREDITABLE COVERAGE.

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(H) A CARRIER IS SUBJECT TO THE REQUIREMENTS OF § 766 OF THIS ARTICLE IN CONNECTION WITH HEALTH BENEFIT PLANS ISSUED UNDER THIS SUBTITLE.

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(A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

(B) "ACTUARIAL CERTIFICATION" MEANS A WRITTEN STATEMENT IN A FORM APPROVED BY THE COMMISSIONER, SIGNED BY A MEMBER OF THE AMERICAN ACADEMY OF ACTUARIES OR OTHER INDIVIDUAL ACCEPTABLE TO THE COMMISSIONER THAT A CARRIER IS IN COMPLIANCE WITH THE PROVISIONS OF THIS SUBTITLE.

(C) "AFFILIATION PERIOD" MEANS A PERIOD OF TIME BEGINNING ON THE DATE OF ENROLLMENT AND NOT TO EXCEED 2 MONTHS, OR 3 MONTHS IN THE CASE OF A LATE ENROLLEE, DURING WHICH A HEALTH MAINTENANCE ORGANIZATION DOES NOT COLLECT PREMIUM, AND COVERAGE ISSUED DOES NOT BECOME EFFECTIVE.