THAT WAS PRESENT BEFORE THE DATE OF ENROLLMENT FOR COVERAGE, WHETHER OR NOT ANY MEDICAL ADVICE, DIAGNOSIS, CARE, OR TREATMENT WAS RECOMMENDED OR RECEIVED BEFORE THAT DATE.

(N)   "PREEXISTING CONDITION PROVISION" MEANS A PROVISION IN A HEALTH BENEFIT PLAN THAT DENIES, EXCLUDES, OR LIMITS BENEFITS FOR AN ENROLLEE FOR EXPENSES OR SERVICES RELATED TO A PREEXISTING CONDITION.

(O)   "SECRETARY" MEANS THE SECRETARY OF THE FEDERAL DEPARTMENT OF HEALTH AND HUMAN SERVICES.

(P)   "SPECIAL ENROLLMENT PERIOD" MEANS A PERIOD DURING WHICH A GROUP HEALTH PLAN SHALL PERMIT AN EMPLOYEE WHO IS ELIGIBLE FOR COVERAGE, BUT NOT ENROLLED, TO ENROLL FOR COVERAGE UNDER THE TERMS OF THE GROUP HEALTH BENEFIT PLAN.

(Q)   "WAITING PERIOD" MEANS THE PERIOD OF TIME THAT MUST PASS BEFORE AN INDIVIDUAL IS ELIGIBLE TO BE COVERED FOR BENEFITS UNDER THE TERMS OF A GROUP HEALTH BENEFIT PLAN.

15–1402.

(A)   SUBJECT TO SUBSECTION (B) OF THIS SECTION, THIS SUBTITLE APPLIES TO ALL CARRIERS IN CONNECTION WITH GROUP HEALTH BENEFIT PLANS.

(B)   EXCEPT AS PROVIDED IN § 15–1403 OF THIS SUBTITLE, THIS SUBTITLE DOES NOT APPLY TO POLICIES ISSUED UNDER SUBTITLE 12 OF THIS TITLE.

15–1403.

(A)   A CARRIER SHALL PROVIDE WRITTEN CERTIFICATION OF CREDITABLE COVERAGE IN CONNECTION WITH GROUP HEALTH BENEFIT PLANS, INCLUDING THOSE ISSUED IN ACCORDANCE WITH SUBTITLE 12 OF THIS TITLE.

(B)   THE CERTIFICATION OF CREDITABLE COVERAGE DESCRIBED IN SUBSECTION (A) OF THIS SECTION SHALL BE PROVIDED:

(1)   AUTOMATICALLY AT THE TIME AN INDIVIDUAL CEASES TO BE COVERED UNDER THE PLAN AND WITHIN A REASONABLE PERIOD AFTER CESSATION OF COVERAGE; AND

(2)   AT THE REQUEST OF THE INDIVIDUAL, IN NO EVENT LATER THAN 24 MONTHS AFTER THE DATE OF CESSATION OF THE COVERAGE.

(1)   AUTOMATICALLY AT THE TIME AN INDIVIDUAL CEASES TO BE COVERED UNDER THE HEALTH BENEFITS PLAN OR OTHERWISE BECOMES COVERED UNDER A COBRA CONTINUATION PROVISION;

(2)   IN THE CASE OF AN INDIVIDUAL WHO BECOMES COVERED UNDER A COBRA CONTINUATION PROVISION, AT THE TIME THE INDIVIDUAL CEASES TO BE COVERED UNDER THE PROVISION; AND