

(2) "Health benefit plan" includes a policy or certificate for hospital or medical benefits THAT COVERS RESIDENTS OF THIS STATE WHO ARE ELIGIBLE EMPLOYEES AND that is issued through:

(I) a multiple employer trust or association located in this State or another state [and that covers residents of this State who are eligible employees]; OR

(II) A PROFESSIONAL EMPLOYER ORGANIZATION, COEMPLOYER, OR OTHER ORGANIZATION LOCATED IN THIS STATE OR ANOTHER STATE THAT ENGAGES IN EMPLOYEE LEASING.

(3) "Health benefit plan" does not include:

- (i) accident-only insurance;
- (ii) fixed indemnity insurance;
- (iii) credit health insurance;
- (iv) Medicare supplement policies;
- (v) Civilian Health and Medical Program of the Uniformed Services (CHAMPUS) supplement policies;
- (vi) long-term care insurance;
- (vii) disability income insurance;
- (viii) coverage issued as a supplement to liability insurance;
- (ix) workers' compensation or similar insurance;
- (x) disease-specific insurance;
- (xi) automobile medical payment insurance;
- (xii) dental insurance; or
- (xiii) vision insurance.

(m) "Small employer" means:

(1) an employer described in § 15-1203 of this subtitle; OR

(2) AN ENTITY THAT LEASES EMPLOYEES FROM A PROFESSIONAL EMPLOYER ORGANIZATION, COEMPLOYER, OR OTHER ORGANIZATION ENGAGED IN EMPLOYEE LEASING AND THAT OTHERWISE MEETS THE DESCRIPTION OF § 15-1203 OF THIS SUBTITLE.

15-1212.

(a) (1) Except as provided in subsections (b) and (c) of this section, a carrier shall renew a health benefit plan at the option of the small employer.

(2) On renewal, a carrier may not exclude eligible employees or dependents from a health benefit plan.