

(b) (1) This subsection does not apply to a late enrollee if:

(i) the individual requests enrollment within 30 days after becoming an eligible employee;

(ii) a court has ordered coverage to be provided for a spouse or minor child under a covered employee's health benefit plan; [or]

(iii) a request for enrollment is made within 30 days after the eligible employee's marriage or the birth or adoption of a child; OR

(IV) THE INDIVIDUAL OR A FAMILY MEMBER OF THE INDIVIDUAL WHO IS ELIGIBLE FOR ENROLLMENT UNDER § 15-301.1 OF THE HEALTH - GENERAL ARTICLE REQUESTS ENROLLMENT WITHIN 30 DAYS AFTER BECOMING ELIGIBLE.

(2) Notwithstanding subsection (a) of this section, a late enrollee may be subject to a 12-month preexisting condition provision or a waiting period until the next open enrollment period not to exceed a 12-month period.

(c) A EXCEPT AS PROVIDED IN SUBSECTION (E) OF THIS SECTION, A health benefit plan that does not use a preexisting condition provision may impose on enrollees:

(1) a waiting period not to exceed 90 days; or

(2) for 1 year, a surcharge not to exceed 1.5 times the community rate established in accordance with § 15-1205 of this subtitle.

(d) ~~For~~ EXCEPT AS PROVIDED IN SUBSECTION (E) OF THIS SECTION, FOR a period not to exceed 6 months after the date an individual becomes an eligible employee, a health benefit plan may require deductibles and cost-sharing for benefits for a preexisting condition of the eligible employee in amounts not exceeding 1.5 times the amount of the standard deductibles and cost-sharing of other eligible employees if:

(1) the employee was not previously covered by a public or private plan of health insurance or another health benefit arrangement; and

(2) the employee was not previously employed by that employer.

(E) SUBSECTIONS (C) AND (D) OF THIS SECTION DO NOT APPLY TO AN INDIVIDUAL OR A FAMILY MEMBER OF AN INDIVIDUAL WHO IS ELIGIBLE FOR ENROLLMENT IN THE MCHP PRIVATE OPTION PLAN ESTABLISHED UNDER § 15-301.1 OF THE HEALTH - GENERAL ARTICLE AND IS A LATE ENROLLEE.

15-1213.

(a) This section does not apply to any insurance enumerated in § 15-1201(f)(3)(i) through (xiii) of this subtitle.