

FOR the purpose of establishing certain market reforms consistent with the provisions of the federal Health Insurance Portability and Accountability Act; repealing the provision allowing a certain health benefit plan that does not use a preexisting condition provision to impose a certain waiting period or surcharge on enrollees; requiring certain carriers to provide a special enrollment period; allowing certain employees and dependents to enroll for coverage during a special enrollment period under certain conditions; altering when a certain carrier may cancel or refuse to renew a certain health benefit plan; requiring certain notice to be sent when a certain carrier elects not to renew a certain health benefit plan; defining certain terms; altering certain terms; making stylistic changes; and generally relating to the Maryland Health Insurance Portability and Accountability Act.

BY repealing and reenacting, with amendments,

Article - Insurance

Section 15-1201, 15-1208, 15-1212, 15-1301(h), 15-1401(p), and 15-1406

Annotated Code of Maryland

(1997 Volume and 1999 Supplement)

BY adding to

Article - Insurance

Section 15-1208.1 and 15-1406.1

Annotated Code of Maryland

(1997 Volume and 1999 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article - Insurance

15-1201.

(a) In this subtitle the following words have the meanings indicated.

(b) "Board" means the Board of Directors of the Pool established under § 15-1216 of this subtitle.

(c) "Carrier" means a person that:

(1) offers health benefit plans in the State covering eligible employees of small employers; and

(2) is:

(i) an authorized insurer that provides health insurance in the State;

(ii) a nonprofit health service plan that is licensed to operate in the State;