

~~(E)~~ (F) IF AN ELIGIBLE EMPLOYEE ENROLLS ANY OF THE PERSONS INDIVIDUALS DESCRIBED IN SUBSECTION (C) OF THIS SECTION DURING THE FIRST 31 DAYS OF THE SPECIAL ENROLLMENT PERIOD, THE COVERAGE SHALL BECOME EFFECTIVE AS FOLLOWS:

(1) IN THE CASE OF MARRIAGE, NOT LATER THAN THE FIRST DAY OF THE FIRST MONTH BEGINNING AFTER THE DATE THE COMPLETED REQUEST FOR ENROLLMENT IS RECEIVED;

(2) IN THE CASE OF A DEPENDENT'S BIRTH, AS OF THE DATE OF THE DEPENDENT'S BIRTH; AND

(3) IN THE CASE OF A DEPENDENT'S ADOPTION OR PLACEMENT FOR ADOPTION, THE DATE OF ADOPTION OR PLACEMENT FOR ADOPTION, WHICHEVER OCCURS FIRST.

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(a) (1) Except as provided in subsections (b) [and], (c), AND (D) 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.

(3) (i) A carrier shall mail a notice of renewal to the small employer at least 45 days before the expiration of a health benefit plan.

(ii) The notice of renewal shall include the dates of the renewal period, the health benefit plan rates, and the terms of coverage under the health benefit plan.

(4) Policies or certificates for hospital or medical benefits issued through a professional employer organization, coemployer, or other organization under this subtitle may, with the consent of the carrier, have a common renewal date.

(b) A carrier may cancel or refuse to renew a health benefit plan only:

(1) for nonpayment of premiums;

(2) for fraud or INTENTIONAL misrepresentation of MATERIAL FACT BY the small employer [or covered individuals or their representatives];

(3) for noncompliance with [reasonable provisions of the health benefit plan as approved by the Commissioner] A MATERIAL PLAN PROVISION RELATING TO EMPLOYER CONTRIBUTIONS OR GROUP PARTICIPATION RULES;

(4) [for repeated misuse, as defined by the Commissioner, of a provider network provision;

(5)] when the carrier elects not to renew:

(i) all of its health benefit plans that are issued to small employers in the State; or