

(4) A carrier may not impose a minimum participation requirement for a small employer group if any member of the group participates in a medical savings account.

15-1207.

(a) In accordance with Title 19, Subtitle 1 of the Health – General Article, the Commission shall adopt regulations that specify:

(1) the Comprehensive Standard Health Benefit Plan to apply under this subtitle; ~~and~~

(2) a modified health benefit plan for medical savings accounts that qualify under the federal Health Insurance Portability and Accountability Act of 1996, including:

(i) a waiver of deductibles as permitted under federal law;

(ii) minimum funding standards for medical savings accounts; and

(iii) authorization for offering the modified plan only by those persons who offer the Comprehensive Standard Health Benefit Plan adopted in accordance with item (1) of this subsection; ~~AND~~

~~(3) A MODIFIED HEALTH BENEFIT PLAN WITH A HIGH DEDUCTIBLE, WHICH IS NOT OFFERED IN COMBINATION WITH A MEDICAL SAVINGS ACCOUNT UNDER ITEM (2) OF THIS SUBSECTION.~~

15-1208.

(a) ~~(1) [A] EXCEPT AS OTHERWISE PROVIDED IN SUBSECTION (E) OF THIS SECTION,~~ A carrier may not limit coverage under a health benefit plan for a preexisting condition.

(2) An exclusion of coverage for preexisting conditions may not be applied to health care services furnished for pregnancy or newborns.

(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.

(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 health benefit plan that does not use a preexisting condition provision may impose on enrollees: