

(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

(ii) the particular health benefit plan for all small employers in the State; OR

(5) IN THE CASE OF A HEALTH MAINTENANCE ORGANIZATION, WHERE THERE IS NO LONGER ANY ENROLLEE WHO LIVES, RESIDES, OR WORKS IN THE HEALTH MAINTENANCE ORGANIZATION'S APPROVED SERVICE AREA.

[(6) if the Commissioner finds that continuation of coverage would:

(i) not be in the best interests of policyholders or certificate holders; or

(ii) impair the carrier's ability to meet its contractual obligations; or

(7) for reasons stated in § 19-725(b) of the Health - General Article, if the carrier is a health maintenance organization.]

(c) When a carrier elects not to renew all health benefit plans in the State, the carrier:

(1) shall give notice of its decision to the affected small employers and the insurance regulatory authority of each state in which an eligible employee or dependent resides at least 180 days before the effective date of nonrenewal;

(2) shall give notice to the Commissioner at least 30 working days before giving the notice specified in item (1) of this subsection; and