insurance benefits; requiring the Maryland Health Care Commission and the Maryland Insurance Administration to ~~study~~ <u>conduct an analysis of and make recommendations on</u> certain aspects of the administrative cost of health plans in the small group market; specifying the intent of the General Assembly; *requiring the Maryland Health Care Commission, on or before a certain date, to prepare a report on the methodology used by the Commission in developing the Comprehensive Standard Health Benefit Plan in the small group market and the feasibility of creating a certain Basic Plan in addition to the Standard Plan; requiring the Commission to submit its report to certain committees of the General Assembly on or before a certain date;* and generally relating to small group market health insurance.

BY repealing and reenacting, with amendments,
Article – Insurance
Section 15–1204 and 15–1207(c)
Annotated Code of Maryland
(2002 Replacement Volume and 2002 Supplement)

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

Article – Insurance

15–1204.

(a)   In addition to any other requirement under this article, a carrier shall:

(1)   have demonstrated the capacity to administer the health benefit plan, including adequate numbers and types of administrative personnel;

(2)   have a satisfactory grievance procedure and ability to respond to enrollees' calls, questions, and complaints;

(3)   provide, in the case of individuals covered under more than one health benefit plan, for coordination of coverage under all of those health benefit plans in an equitable manner; and

(4)   design policies to help ensure adequate access to providers of health care.

(b)   A person may not offer a health benefit plan in the State unless the person offers at least the Standard Plan.

(c)   A carrier may not offer a health benefit plan that has fewer benefits than those in the Standard Plan.

(d)   ~~(1)~~   A carrier may offer benefits in addition to those in the Standard Plan if:

(1)   the additional benefits: