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

Article - Insurance

14-501.

- (a) In this subtitle the following words have the meanings indicated.
- (c) "Board" means the Board of Directors for the Maryland Health Insurance Plan.
- (f) (1) "Medically uninsurable individual" means an individual who is a resident of the State and who:
- (i) provides evidence that, for health reasons, a carrier has refused to issue substantially similar coverage to the individual;
- (ii) provides evidence that, for health reasons, a carrier has refused to issue substantially similar coverage to the individual, except at a rate that exceeds the Plan rate;
- (iv) has a history of or suffers from a medical or health condition that is included on a list promulgated in regulation by the Board; [or]
- (VI) is a dependent of an individual who is eligible for coverage under this subsection.
- (2) "Medically uninsurable individual" does not include an individual who is eligible for coverage under:
 - (i) the federal Medicare program;
 - (ii) the Maryland Medical Assistance Program;
 - (iii) the Maryland Children's Health Program; or
- (iv) an employer-sponsored group health insurance plan that includes benefits comparable to Plan benefits, UNLESS THE INDIVIDUAL IS ELIGIBLE FOR THE TAX CREDIT FOR HEALTH INSURANCE COSTS UNDER SECTION 35 OF THE INTERNAL REVENUE CODE.
- (g) "Plan" means the Maryland Health Insurance Plan. 14-502.
 - (a) There is a Maryland Health Insurance Plan.
 - (b) The Plan is an independent unit that operates within the Administration.