

(5) "MCHP private option plan" means the plan established under this section to provide access to health insurance coverage to eligible individuals through employer-sponsored health benefit plans and managed care organizations under the Maryland Children's Health Program.

(b) This section applies only to individuals whose family income is above 200 percent, but at or below 300 percent of the federal poverty guidelines.

(c) (1) An eligible individual who is enrolled in the MCHP private option plan shall be insured through an employer's health benefit plan if:

(i) The employer offers family health insurance coverage to the parent or guardian of an eligible individual;

(ii) The employer elects to participate in the MCHP private option plan;

(iii) The parent or guardian of an eligible individual is insured under the employer-sponsored health benefit plan;

(iv) ~~The employer contributes to family health insurance coverage at a rate no less than 50 30 percent of annual premiums. THE EMPLOYEE RECEIVES THE FULL PREMIUM CONTRIBUTION AVAILABLE FROM THE EMPLOYER;~~

(v) The plan includes a benefit package that is determined by the Department to be at least equivalent to the Comprehensive Standard Health Benefit Plan established under § 15-1207 of the Insurance Article; and

(vi) The plan does not impose cost sharing requirements on eligible individuals.

(2) (1) THE STATE'S COST FOR COVERAGE OF AN ELIGIBLE INDIVIDUAL ENROLLED IN THE MCHP PRIVATE OPTION PLAN MAY NOT BE GREATER THAN THE COST OF COVERAGE IF THE ELIGIBLE INDIVIDUAL WAS INSURED THROUGH A MANAGED CARE ORGANIZATION AS DEFINED IN § 15-101(F) OF THIS TITLE.

[(2)] (II) If an employer-sponsored health benefit plan that meets the criteria under paragraph (1) of this subsection is not available to the eligible individual OR IF THE DEPARTMENT DETERMINES THAT THE EMPLOYER-SPONSORED HEALTH BENEFIT PLAN IS NOT COST EFFECTIVE AS REQUIRED IN ITEM (I) OF THIS PARAGRAPH, the eligible individual shall be insured through a managed care organization as defined in § 15-101(f) of this title.

(d) The Department shall facilitate coverage of eligible individuals under an employer-sponsored health benefit plan by:

(1) Evaluating employer-sponsored health benefit plans to determine whether specific plans meet applicable State and federal requirements;

(2) Assisting employers that wish to participate in the MCHP private option plan to meet the eligibility criteria established under subsection (c) of this section;