

[14-302.

There is a Maryland Group Health Insurance Plan administered by the Commissioner.]

[14-303.

(a) The Plan shall provide hospital, medical, and surgical benefits on an expense-incurred basis to an individual who is eligible for membership in the Plan under subsection (b) of this section, elects to receive benefits, and pays the premium established under the Plan.

(b) An individual is eligible for membership in the Plan if the individual is a resident of the State and the individual:

(1) (i) is certified by the Secretary of Labor, Licensing, and Regulation as unemployed under § 8-801 of the Labor and Employment Article;

(ii) is not entitled to benefits under Title XVIII of the Social Security Act; and

(iii) is not eligible for hospital, medical, or surgical benefits under an insured or self-insured group health benefit program, other than the Plan, that is provided to a resident of the State by any person, including an employer, association, insurer, nonprofit health service plan, or health maintenance organization, and is written on an expense-incurred basis or is with a health maintenance organization; or

(2) is a qualified beneficiary who would otherwise be entitled by reason of this article to coverage under a group contract except for:

(i) the nonexistence of a group contract; or

(ii) the expiration of coverage under a group contract for the qualified beneficiary, regardless of continued eligibility for coverage.]

[14-304.

Subject to the procedures established in Division II of the State Finance and Procurement Article, the Commissioner shall choose an authorized insurer to underwrite the Plan.]

[14-305.

(a) Subject to subsection (b) of this section, the Commissioner shall determine all matters and specifications that relate to the Plan, including benefits, deductible and copayment provisions, and rates of premiums.

(b) Premiums established under this subtitle shall be:

(1) adjusted annually on the basis of Plan experience;

(2) payable directly to the insurer that underwrites the Plan;

(3) payable as applicable on an individual or family basis; and