

CHAPTER 284**(House Bill 1427)**

AN ACT concerning

Health Insurance – Small Group – Open Enrollment Period

FOR the purpose of altering the open enrollment period for certain health insurance; repealing a certain provision allowing certain carriers to deny coverage to self-employed individuals who apply for a health benefit plan at times other than the carrier's open enrollment period; and generally relating to the small group health insurance open enrollment period.

BY repealing and reenacting, with amendments,

Article – Insurance

Section 15-1210(a)

Annotated Code of Maryland

(1997 Volume and 2001 Supplement)

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

Article – Insurance

15-1210.

(a) [(1)] A carrier that offers coverage to a small employer shall:

[(i)] (1) offer coverage to all of its eligible employees and all of their eligible dependents;

[(ii)] (2) at the election of the small employer, offer coverage to all of its part-time employees who have a normal workweek of at least 17 ½ but less than 30 hours per week and have been continuously employed for at least 4 consecutive months;

[(iii)] (3) at the election of the small employer, offer coverage to all of its employees who are covered under another public or private plan of health insurance or another health benefit arrangement; and

[(iv)] (4) establish an annual open enrollment period for self-employed individuals for at least 30 consecutive days in each [6-month] 12-MONTH period.

[(2) Notwithstanding any other provision of this section and §§ 15-1209, 15-1211, and 15-1213 of this subtitle, a carrier may deny coverage to a self-employed individual who applies for a health benefit plan at a time other than the carrier's annual open enrollment period.]

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2002.