

(3) limit the total cost-sharing that may be incurred by an individual in a year.

15-1209.

(a) This section does not apply to any insurance enumerated in § 15-1201(f)(3)(i) through (xiii) of this subtitle.

(b) A carrier shall issue its health benefit plans to each small employer that meets the requirements of this section.

(C) (1) A CARRIER THAT OFFERS INSURANCE IN THE SMALL GROUP MARKET SHALL OFFER THE STANDARD PLAN TO EACH SMALL EMPLOYER THAT MEETS THE REQUIREMENTS OF THIS SECTION.

(2) (I) IN THIS PARAGRAPH, "PROMINENT CARRIER" MEANS A CARRIER THAT INSURES AT LEAST ~~25%~~ 10% OF THE TOTAL LIVES INSURED IN THE SMALL GROUP MARKET.

(II) A PROMINENT CARRIER THAT OFFERS INSURANCE IN THE SMALL GROUP MARKET SHALL OFFER, AND ANY OTHER CARRIER THAT OFFERS INSURANCE IN THE SMALL GROUP MARKET MAY OFFER, THE LIMITED BENEFIT PLAN, BUT ONLY TO A SMALL EMPLOYER:

1. THAT HAS NOT PROVIDED THE STANDARD PLAN DURING THE 12-MONTH PERIOD PRECEDING THE DATE OF APPLICATION OR, IF THE SMALL EMPLOYER HAS EXISTED FOR LESS THAN 12 MONTHS, FROM THE DATE THE SMALL EMPLOYER COMMENCED ITS BUSINESS; AND

2. FOR WHICH THE AVERAGE ANNUAL WAGE OF THE EMPLOYEES OF THE SMALL ~~EMPLOYER'S GROUP~~ EMPLOYER DOES NOT EXCEED 75% OF THE AVERAGE ANNUAL WAGE IN THE STATE.

(III) A SMALL EMPLOYER THAT QUALIFIES FOR AND CHOOSES THE LIMITED BENEFIT PLAN MAY RENEW THE LIMITED BENEFIT PLAN EVEN IF THE AVERAGE ANNUAL WAGE OF THE EMPLOYEES OF THE SMALL EMPLOYER EXCEEDS 75% OF THE AVERAGE ANNUAL WAGE IN THE STATE AT THE TIME OF RENEWAL.

(D) FOR SMALL EMPLOYERS THAT QUALIFY FOR AND CHOOSE THE LIMITED BENEFIT PLAN, A CARRIER:

(1) MUST OFFER COVERAGE FOR ALL ELIGIBLE EMPLOYEES AND DEPENDENTS UNDER THE LIMITED BENEFIT PLAN; AND

(2) MAY NOT OFFER THE STANDARD PLAN FOR ANY ~~MEMBERS~~ EMPLOYEES OF THE SMALL ~~EMPLOYER'S GROUP~~ EMPLOYER.

[(c)] (E) (1) Nothing in this subsection requires a small employer to contribute to the premium payments for coverage of a dependent of an eligible employee.

(2) To be covered under a health benefit plan offered by a carrier, a small employer shall: