(ii)   adjusted community rating; and

(iii) the prohibition on preexisting condition limitations.

(2)   For each additional benefit offered under this subsection, a carrier shall accept or reject the application of the entire group.

(3)   The Commissioner may prohibit a carrier from offering an additional benefit under this subsection if the Commissioner finds that the additional benefit will be sold in conjunction with the Standard Plan in a manner designed to promote risk selection or underwriting practices otherwise prohibited by this subtitle.

[(d) (1)   A benefit offered in addition to the Standard Plan to lower the cost–sharing arrangement in the Standard Plan in accordance with § 15–301.1 of the Health – General Article is subject to:

(i)   guaranteed issuance;

(ii)   guaranteed renewal;

(iii) adjusted community rating; and

(iv)   the prohibition on preexisting condition limitations.

(2)   A carrier that offers a benefit under this subsection shall be required to guarantee issuance and guarantee renewal of the additional benefit only to employers who are participating in the MCHP private option plan established under § 15–301.1 of the Health – General Article.]

(D)   (1)   A CARRIER MAY NOT OFFER A BENEFIT IN ADDITION TO THE LIMITED BENEFIT PLAN, EXCEPT FOR AN ADDITIONAL BENEFIT TO LOWER THE COST–SHARING ARRANGEMENTS IN THE LIMITED BENEFIT PLAN.

(2)   EACH BENEFIT OFFERED IN ADDITION TO THE LIMITED BENEFIT PLAN IS SUBJECT TO ALL OF THE PROVISIONS OF THIS SUBTITLE APPLICABLE TO THE LIMITED BENEFIT PLAN, INCLUDING:

(I)   GUARANTEED ISSUANCE;

(II)   GUARANTEED RENEWAL;

(III) ADJUSTED COMMUNITY RATING; AND

(IV)   THE PROHIBITION ON PREEXISTING CONDITION LIMITATIONS.

(3)   THE COMMISSIONER MAY PROHIBIT A CARRIER FROM OFFERING AN ADDITIONAL BENEFIT UNDER THIS SUBSECTION IF THE COMMISSIONER FINDS THAT THE ADDITIONAL BENEFIT WILL BE SOLD IN CONJUNCTION WITH THE LIMITED BENEFIT PLAN IN A MANNER DESIGNED TO PROMOTE RISK SELECTION OR UNDERWRITING PRACTICES OTHERWISE PROHIBITED BY THIS SUBTITLE.

SECTION 3.   AND BE IT FURTHER ENACTED, That: