

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

Article — Insurance

~~15-1205.~~

(a) (1) ~~In establishing a community rate for a health benefit plan, a carrier shall use a rating methodology that is based on the experience of all risks covered by that health benefit plan without regard to [health status or occupation or] any [other] factor not specifically authorized under this subsection.~~

(2) ~~[A] SUBJECT TO PARAGRAPHS (4), (5), AND (6) OF THIS SUBSECTION, A carrier may adjust the community rate only for:~~

(i) ~~age; [and]~~

(ii) ~~geography based on the following contiguous areas of the State:~~

- ~~1. the Baltimore metropolitan area;~~
- ~~2. the District of Columbia metropolitan area;~~
- ~~3. Western Maryland; and~~
- ~~4. Eastern and Southern Maryland;~~

~~(III) HEALTH STATUS, AND~~

~~(IV) TOBACCO USE.~~

(3) ~~Rates for a health benefit plan may vary based on family composition as approved by the Commissioner.~~

(4) (i) ~~IN ADJUSTING THE COMMUNITY RATE FOR AGE, A CARRIER SHALL USE THE FOLLOWING AGE BRACKETS:~~

- ~~1. 19 THROUGH 24;~~
- ~~2. 25 THROUGH 29;~~
- ~~3. 30 THROUGH 39;~~
- ~~4. 40 THROUGH 44;~~
- ~~5. 45 THROUGH 49;~~
- ~~6. 50 THROUGH 54;~~
- ~~7. 55 THROUGH 59;~~
- ~~8. 60 THROUGH 64; AND~~
- ~~9. 65 AND OLDER.~~