

3. Western Maryland; and
4. Eastern and Southern Maryland.

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

(b) A carrier shall apply all risk adjustment factors under subsection (a) of this section consistently with respect to all health benefit plans that are issued, delivered, or renewed in the State.

(c) Based on the adjustments allowed under subsection (a)(2) of this section, a carrier may charge a rate that is 40% above or below the community rate.

(d) (1) A carrier shall base its rating methods and practices on commonly accepted actuarial assumptions and sound actuarial principles.

(2) A carrier that is a health maintenance organization and that includes a subrogation provision in its contract as authorized under § 19-713.1(d) of the Health - General Article shall:

- (i) use in its rating methodology an adjustment that reflects the subrogation; and
- (ii) identify in its rate filing with the Administration, and annually in a form approved by the Commissioner, all amounts recovered through subrogation.

(E) (1) A CARRIER MAY OFFER AN ADMINISTRATIVE DISCOUNT TO A SMALL EMPLOYER IF THE SMALL EMPLOYER ELECTS TO PURCHASE ADDITIONAL EMPLOYEE BENEFITS THROUGH, FOR ITS EMPLOYEES, AN ANNUITY, DENTAL INSURANCE, DISABILITY INSURANCE, LIFE INSURANCE, LONG TERM CARE INSURANCE, VISION INSURANCE, OR, WITH THE APPROVAL OF THE COMMISSIONER, ANY OTHER INSURANCE SOLD BY THE CARRIER.

(2) THE ADMINISTRATIVE DISCOUNT SHALL BE OFFERED UNDER THE SAME TERMS AND CONDITIONS FOR ALL QUALIFYING SMALL EMPLOYERS.

~~SUBTITLE 17. HEALTH INSURANCE COVERAGE FOR PART-TIME, SEASONAL, AND TEMPORARY EMPLOYEES.~~

~~15-1701.~~