(A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

(B) "CARRIER" MEANS:

- (1) AN AUTHORIZED INSURER THAT PROVIDES HEALTH INSURANCE IN THE STATES
- (2) A-NONPROFIT-HEALTH-SERVICE PLAN-THAT-IS-LICENSED-TO-OPERATE IN THE STATE; OR
- (3) A-HEALTH-MAINTENANCE ORGANIZATION THAT IS LICENSED TO OPERATE IN THE STATE.
- (C) "ELICIBLE EMPLOYEE" MEANS ANY EMPLOYEE, INCLUDING BUT NOT-LIMITED TO PART TIME, TEMPORARY, AND SEASONAL EMPLOYEES, WHO DOES NOT QUALIFY FOR GROUP HEALTH INSURANCE.
 - (D) "GROUP HEALTH-INSURANCE" HAS THE MEANING SPECIFIED IN § 15-301 OF THIS ARTICLE.

15-1702.

IN ADOPTING THIS SUBTITLE, THE GENERAL ASSEMBLY INTENDS TO:

- (1) ENCOURAGE CARRIERS TO DEVELOP AFFORDABLE HEALTH INSURANCE PRODUCTS FOR EMPLOYEES WHO DO NOT QUALIFY FOR GROUP HEALTH INSURANCE; AND
- (2) GIVE EMPLOYEES WIIO DO NOT QUALIFY FOR GROUP HEALTH INSURANCE ADDITIONAL OPTIONS FOR HEALTH INSURANCE.

15-1703.

- (A) A CARRIER MAY OFFER A POLICY TO ELIGIBLE EMPLOYEES THAT INCLUDES, AT A MINIMUM, PHYSICIAN, HOSPITALIZATION, LABORATORY, X-RAY, AND PRESCRIPTION DRUG COVERAGE.
- (B) THE POLICY THAT A CARRIER OFFERS TO AN EMPLOYEE MAY
- (1) A HEALTH CARE SERVICE, BENEFIT, COVERAGE, OR REIMBURSEMENT FOR COVERED HEALTH CARE SERVICES THAT IS REQUIRED