- (d) "Commission" means the Maryland Health Care Commission established under Title 19, Subtitle 1 of the Health General Article.
- (R) (1) "WELLNESS PROGRAM" MEANS A PROGRAM OR ACTIVITY THAT:
- (I) IS DESIGNED TO IMPROVE HEALTH STATUS AND REDUCE HEALTH CARE COSTS; AND
- (II) COMPLIES WITH GUIDELINES DEVELOPED BY THE COMMISSION.
- (2) "WELLNESS PROGRAM" INCLUDES PROGRAMS AND ACTIVITIES FOR:
 - (I) SMOKING CESSATION:
 - (II) REDUCTION OF ALCOHOL MISUSE;
 - (III) WEIGHT REDUCTION;
 - (IV) NUTRITION EDUCATION; AND
 - (V) AUTOMOBILE AND MOTORCYCLE SAFETY.

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.
 - - (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