

(5) Is printed or otherwise reproduced in a manner as to render any provision of the form substantially illegible; or

(6) Provides benefits that are unreasonable in relation to the premium charged.

(g) [Unless] (1) EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION, UNLESS the Commissioner disapproves a filing under this section, the filing becomes effective 60 days after the office of the Commissioner receives the filing or on any other date that the Commissioner sets.

(2) THE COMMISSIONER MAY ADOPT REGULATIONS TO ALLOW A TYPE OR KIND OF FORM TO BE EFFECTIVE UPON RECEIPT OF THE FILING BY THE COMMISSIONER

(3) IF A HEALTH MAINTENANCE ORGANIZATION USES A FORM WHICH BECOMES EFFECTIVE IN ACCORDANCE WITH THE PROVISIONS OF PARAGRAPH (2) OF THIS SUBSECTION AND THE FORM WOULD BE SUBJECT TO DISAPPROVAL UNDER SUBSECTION (F) OF THIS SECTION, THE COMMISSIONER MAY:

(I) SUBSEQUENTLY DISAPPROVE THE FORM; AND

(II) FIND THE HEALTH MAINTENANCE ORGANIZATION TO BE IN VIOLATION OF § 19-729 OF THIS SUBTITLE AND IMPOSE A PENALTY AS PROVIDED IN § 19-730 OF THIS SUBTITLE.

(4) IF A HEALTH MAINTENANCE ORGANIZATION FILES A FORM WITH THE COMMISSIONER WHICH BECOMES EFFECTIVE IN ACCORDANCE WITH THE PROVISIONS OF PARAGRAPH (2) OF THIS SUBSECTION, THE HEALTH MAINTENANCE ORGANIZATION SHALL PAY THE APPLICABLE FILING FEE PROVIDED IN § 2-112 OF THE INSURANCE ARTICLE.

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(d) (1) The Commissioner may order an exemption from this section for as long as the Commissioner considers proper for an insurance document or form or type of insurance document or form if the Commissioner finds that:

[(1)] (I) this section is not practicably applicable; or

[(2)] (II) the filing and approval of the document or form or type of document or form are not desirable or necessary to protect the public.

(2) (I) THE COMMISSIONER MAY ADOPT REGULATIONS TO ALLOW A TYPE OR KIND OF FORM TO BE EFFECTIVE UPON RECEIPT OF THE FILING BY THE COMMISSIONER

(II) IF AN INSURER USES A FORM WHICH BECOMES EFFECTIVE IN ACCORDANCE WITH THE PROVISIONS OF SUBPARAGRAPH (I) OF THIS PARAGRAPH AND THE FORM WOULD BE SUBJECT TO DISAPPROVAL UNDER § 12-205(B) OF THIS SUBTITLE, THE COMMISSIONER MAY: