

HOUSE BILL 918

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1999 Regular Session
9r1421

By: **Delegates Redmer, Mitchell, Love, McClenahan, Eckardt, Minnick,
Glassman, Ports, and Morhaim**

Introduced and read first time: February 12, 1999

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Health Benefit Plans - Small Employers - Rates**

3 FOR the purpose of authorizing certain carriers to charge a rate for a health benefit
4 plan issued to a small employer that is a certain percentage above or below a
5 certain community rate; repealing a requirement that the Insurance
6 Commissioner, in conjunction with the Health Care Access and Cost
7 Commission, submit a certain report to the Governor and the General Assembly
8 on or before a certain date; and generally relating to health benefit plans and
9 small employers.

10 BY repealing and reenacting, with amendments,

11 Article - Insurance

12 Section 15-1205

13 Annotated Code of Maryland

14 (1997 Volume and 1998 Supplement)

15 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF

16 MARYLAND, That the Laws of Maryland read as follows:

17 **Article - Insurance**

18 15-1205.

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

23 (2) A carrier may adjust the community rate only for:

24 (i) age; and

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

26 1. the Baltimore metropolitan area;

