

Department of Legislative Services
Maryland General Assembly
2005 Session

FISCAL AND POLICY NOTE

House Bill 509 (Delegate Dumais)
Health and Government Operations

Health Insurance - Small Group Market - Open Enrollment Period for Self-Insured Individuals

This bill changes the annual open enrollment period that a carrier in the small group market must establish for self-employed individuals from 30 to 60 consecutive days.

Fiscal Summary

State Effect: Minimal special fund revenue increase in FY 2006 only for the Maryland Insurance Administration from the \$125 rate and form filing fee. No effect on expenditures.

Local Effect: None.

Small Business Effect: Potential minimal.

Analysis

Current Law: A health insurer, nonprofit health service plan, or HMO (carrier) may offer the Comprehensive Standard Health Benefit Plan or the Limited Health Benefit Plan to businesses with 50 or fewer employees. A carrier that offers coverage in the small group market must establish an annual open enrollment period for self-employed individuals for at least 30 consecutive days in each 12-month period.

Additional Information

Prior Introductions: None.

Cross File: None.

Information Source(s): Department of Health and Mental Hygiene (Maryland Health Care Commission), Maryland Insurance Administration, Department of Legislative Services

Fiscal Note History: First Reader - February 25, 2005
mam/jr

Analysis by: Susan D. John

Direct Inquiries to:
(410) 946-5510
(301) 970-5510