

HOUSE BILL 814

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0lr1803

By: **Delegates Kach and Olszewski**

Introduced and read first time: February 9, 2010

Assigned to: Health and Government Operations

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Individual Health Benefit Plans – Frequency of Premium**
3 **Increases**

4 FOR the purpose of prohibiting health insurance carriers from increasing the
5 premium on an individual health benefit plan more frequently than once during
6 a certain period of time; providing for the application of this Act; and generally
7 relating to premiums for individual health benefit plans.

8 BY adding to

9 Article – Health – General
10 Section 19–706(cccc)
11 Annotated Code of Maryland
12 (2009 Replacement Volume)

13 BY adding to

14 Article – Insurance
15 Section 15–1314
16 Annotated Code of Maryland
17 (2006 Replacement Volume and 2009 Supplement)

18 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
19 MARYLAND, That the Laws of Maryland read as follows:

20 **Article – Health – General**

21 19–706.

22 **(CCCC) THE PROVISIONS OF § 15–1314 OF THE INSURANCE ARTICLE**
23 **APPLY TO HEALTH MAINTENANCE ORGANIZATIONS.**

24 **Article – Insurance**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **15-1314.**

2 **A CARRIER MAY NOT INCREASE THE PREMIUM ON AN INDIVIDUAL HEALTH**
3 **BENEFIT PLAN MORE FREQUENTLY THAN ONCE EVERY 6 MONTHS.**

4 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
5 individual health benefit plans issued, delivered, or renewed in the State on or after
6 October 1, 2010.

7 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
8 October 1, 2010.