

HOUSE BILL 814

C3

0lr1803

By: ~~Delegates Kach and Olszewski~~, Olszewski, Benson, Donoghue, Elliott, Hammen, Hubbard, Jenkins, Krebs, Kullen, McDonough, Montgomery, Morhaim, Nathan-Pulliam, Pena-Melnyk, Pendergrass, Reznik, Riley, Tarrant, and V. Turner

Introduced and read first time: February 9, 2010

Assigned to: Health and Government Operations

Committee Report: Favorable with amendments

House action: Adopted

Read second time: March 10, 2010

CHAPTER _____

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, with a certain exception,
5 from increasing the premium of an individual on an individual health benefit
6 plan more frequently than once during a certain period of time; providing that
7 an increase in an individual's premium includes an increase due to the
8 individual moving into a higher age band; providing for the application of this
9 Act; and generally relating to premiums for individual health benefit plans.

10 BY adding to

11 Article – Health – General
12 Section 19–706(cccc)
13 Annotated Code of Maryland
14 (2009 Replacement Volume)

15 BY adding to

16 Article – Insurance
17 Section 15–1314
18 Annotated Code of Maryland
19 (2006 Replacement Volume and 2009 Supplement)

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike-out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



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

3 **Article – Health – General**

4 **19–706.**

5 (CCCC) THE PROVISIONS OF § 15–1314 OF THE INSURANCE ARTICLE
6 APPLY TO HEALTH MAINTENANCE ORGANIZATIONS.

7 **Article – Insurance**

8 **15–1314.**

9 ~~A CARRIER MAY NOT INCREASE THE PREMIUM ON AN INDIVIDUAL HEALTH~~
10 ~~BENEFIT PLAN MORE FREQUENTLY THAN ONCE EVERY 6 MONTHS.~~

11 (A) EXCEPT AS PROVIDED IN SUBSECTION (C) OF THIS SECTION, A
12 CARRIER MAY NOT INCREASE AN INDIVIDUAL’S PREMIUM ON AN INDIVIDUAL
13 HEALTH BENEFIT PLAN MORE FREQUENTLY THAN ONCE EVERY 12 MONTHS.

14 (B) AN INCREASE IN AN INDIVIDUAL’S PREMIUM DESCRIBED IN
15 SUBSECTION (A) OF THIS SECTION INCLUDES AN INCREASE DUE TO THE
16 INDIVIDUAL MOVING INTO A HIGHER AGE BAND.

17 (C) A CARRIER MAY INCREASE AN INDIVIDUAL’S PREMIUM ON AN
18 INDIVIDUAL HEALTH BENEFIT PLAN MORE FREQUENTLY THAN ONCE EVERY 12
19 MONTHS IF THE PREMIUM INCREASE IS DUE SOLELY TO THE ENROLLMENT OF A
20 NEW FAMILY MEMBER TO THE INDIVIDUAL HEALTH BENEFIT PLAN OF THE
21 INDIVIDUAL.

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

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