

~~(D) A CARRIER MAY NOT LIMIT COVERAGE OFFERED BY THE CARRIER, OR REFUSE TO ISSUE A HEALTH BENEFIT PLAN TO ANY SMALL EMPLOYER THAT MEETS THE REQUIREMENTS OF THIS SUBTITLE, BASED ON A HEALTH STATUS RELATED FACTOR.~~

~~(E) IT IS AN UNFAIR TRADE PRACTICE FOR A CARRIER TO KNOWINGLY PROVIDE COVERAGE TO A SMALL EMPLOYER THAT DISCRIMINATES AGAINST AN EMPLOYEE OR APPLICANT FOR EMPLOYMENT, BASED ON THE HEALTH STATUS OF THE EMPLOYEE OR APPLICANT OR A DEPENDENT OF THE EMPLOYEE OR APPLICANT, WITH RESPECT TO PARTICIPATION IN A HEALTH BENEFIT PLAN SPONSORED BY THE SMALL EMPLOYER.~~

~~SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all health benefit plans subject to this Act that are issued, delivered, or renewed in the State on or after October 1, 2006.~~

Chapter 409 of the Acts of 2005

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That:

(f) The Task Force:

(1) shall study and make recommendations regarding small group market health insurance, including:

(i) the use of health status as a risk factor for rate adjustment purposes;

(ii) the permissible variation in the community rate;

(iii) expanding the permissible range of products;

(iv) the number of employers offering the Limited Benefit Plan;

(v) medical loss ratios, according to group size;

(vi) availability of association health plans in the small group market; [and]

(VII) THE USE OF A STATE-SUBSIDIZED REINSURANCE POOL TO LOWER PRICES IN THE SMALL GROUP MARKET;

(VIII) THE FEASIBILITY OF ESTABLISHING A HEALTH INSURANCE EXCHANGE TO STRENGTHEN THE SMALL GROUP MARKET; AND

[(vii)] (IX) any other issue or factor the Task Force considers important; and

(2) shall, on or before [January 1, 2006] JULY 1, 2007, report its findings and recommendations, in accordance with § 2-1246 of the State Government Article, to the presiding officers of the General Assembly, the Senate Finance Committee, and the House Health and Government Operations Committee.