

(n) The provisions of [Subtitles 59 and 60 of Article 48A of the Code] TITLE 15, SUBTITLES 13 AND 14 OF THE INSURANCE ARTICLE apply to health maintenance organizations.

SECTION 4. AND BE IT FURTHER ENACTED, That the Insurance Commissioner may adopt regulations to enable the Maryland Insurance Administration to establish and administer such standards relating to the provisions of this Act as may be necessary to: (i) implement the requirements of this Act; and (ii) assure that the Maryland Insurance Administration's regulation of health insurance carriers is not preempted by P. L. 104-191 (The Health Insurance Portability and Accountability Act of 1996). The Commissioner may revise or amend the regulations and may broaden the scope of the regulations to the extent necessary to maintain federal approval of Maryland's program for regulation of health insurance carriers pursuant to the requirements established by the United States Department of Health and Human Services.

SECTION 5. AND BE IT FURTHER ENACTED, That, in accordance with § 2-1312 of the State Government Article, the Insurance Commissioner shall report annually to the Senate Finance Committee and the House Economic Matters Committee regarding the effect of this Act on rates in the individual health insurance market, and any proposed changes to existing law. The Commissioner's report shall be made by December 1 of each year, beginning in 1999.

SECTION 6. AND BE IT FURTHER ENACTED, That, except for the requirements relating to certification of creditable coverage, the requirements of Section 2 of this Act relating to group contracts issued under this Act shall take effect July 1, 1997.

SECTION 7. AND BE IT FURTHER ENACTED, That the requirements regarding guaranteed issue, guaranteed renewal, and preexisting conditions with respect to eligible individuals, as enacted by Sections 2 and 3 of this Act, shall be implemented no later than January 1, 1998.

SECTION 4- 8. AND BE IT FURTHER ENACTED, That ~~Section 2 of~~, except for Sections 1 and 3 of this Act, and subject to the provisions of Sections 6 and 7 of this Act, this Act shall take effect June 1, 1997.

SECTION 5- 9. AND BE IT FURTHER ENACTED, That, subject to the provisions of Section 7 of this Act, Sections 1 and 3 of this Act shall take effect October 1, 1997.

Approved April 29, 1997.