

BULLETIN

TO: Small Group Carriers

RE: Offer of Standard Plan and Additional Benefits

DATE: January 7, 2000

BULLETIN: Life & Health 00-1

Section 15-1204(b) of the Insurance Article states that a person may not offer a health benefit plan in the small employer group market in the State unless the person offers at least the Comprehensive Standard Health Benefit Plan (“Standard Plan”). Section 15-1204(d) permits a carrier to offer benefits in addition to those in the Standard Plan if the additional benefits are offered and priced separately from benefits specified in accordance with §15-1207 of the Insurance Article.

A carrier or a representative of a carrier who proposes to offer, sell or renew the Standard Plan must price and quote the Standard Plan separately from any additional benefits offered, sold or renewed to a group.

If you have any questions on this matter, you may direct them to P. Todd Cioni, Chief, Market Conduct at (410) 468-2170.

Donna B. Imhoff
Associate Commissioner
Life & Health