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BULLETIN

To: Carriers Participating in the Small Group Market

Re: Changes to the Comprehensive Standard Health Benefit Plan for July 1, 2004

Date: April 1, 2004

Bulletin: Life and Health # 04-05

The purpose of this bulletin is to notify carriers participating in the Maryland small group market of amendments to **COMAR 31.11.06 Comprehensive Standard Health Benefit Plan**. The proposed amendments to the regulations were published in the Maryland Register on December 26, 2003 and finalized March 5, 2004, with an effective date of March 15, 2004. In accordance with COMAR 31.11.06.12, the amended regulations apply to small group contracts that are issued or renewed on or after **July 1, 2004**.

The amendments to these regulations do not add or delete any benefits. Instead, all of the changes involve changes to the cost sharing requirements of the Comprehensive Standard Health Benefit Plan ("Standard Plan"). Attached to this bulletin is a copy of the amended regulations, as published in the Maryland Register on December 26, 2003, which shows all the changes to the cost sharing requirements.

To ensure approval by July 1, 2004, the filings must be received by the Maryland Insurance Administration by **May 1, 2004**. If the revisions to the small group contracts are made by amendment rider, please specify the form number and date of approval of the contract to which the amendment rider will be attached.

Any questions about this bulletin should be directed to the Life/Health Section of the Maryland Insurance Administration at 410-468-2170.

Howard Max
Acting Associate Commissioner