

MARTIN O'MALLEY  
Governor

ANTHONY G. BROWN  
Lt. Governor



RALPH S. TYLER  
Commissioner

BETH SAMMIS  
Deputy Commissioner

525 St. Paul Place, Baltimore, Maryland 21202-2272  
1-800-492-6116 TTY: 1-800-735-2258  
www.mdinsurance.state.md.us

### BULLETIN 09-10

Date: April 17, 2009

To: Insurers, Nonprofit Health Service Plans and Health Maintenance Organizations  
Participating in the Small Employer Market in Maryland

Re: Changes to the Comprehensive Standard Health Benefit Plan

The purpose of this bulletin is to notify carriers participating in the Maryland small employer 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 January 30, 2009 and finalized April 10, 2009, with an effective date of April 20, 2009. In accordance with COMAR 31.11.06.12, the amended regulations apply to small employer contracts that are issued or renewed on or after **July 1, 2009**.

In order to meet the July 1, 2009 deadline for amending contracts, we are recommending that carriers submit riders for approval that will be attached to the previously approved contracts. The following is a summary of the major changes found in the regulations.

1. COMAR 31.11.06.02B(12)--The dependent child definition is amended to permit children who meet the definition of dependent as used in 26 U.S.C. §§104, 105, and 106, and any regulations adopted under those sections, to remain covered until they are 25 years old.
2. COMAR 31.11.06.03A(35)—A new covered service is added that provides benefits for surgical treatment of morbid obesity.
3. COMAR 31.11.06.06B(14)--The exclusion for medical or surgical treatment for obesity has been deleted.

Copies of the small employer regulations are available from the Division of State Documents website at [www.dsd.state.md.us](http://www.dsd.state.md.us). Any questions about this bulletin should be directed to the Life/Health Section of the Maryland Insurance Administration at 410-468-2170.

Brenda A. Wilson  
Associate Commissioner  
Life/Health Section