

11 NCAC 12 .1305 PROHIBITED ACTS

(a) A carrier shall not unilaterally change a small employer group from one health benefit plan to another. A carrier shall not require an in-force health benefit plan risk to replace existing coverage with the basic or standard health care plans.

(b) No carrier, its agents or field representatives, a broker, nor a small employer shall discourage any employee or dependent from applying for coverage so that the small employer can be issued a more favorable premium rate or benefit package.

(c) No carrier shall set classes of employees in such a way as to exclude any employees who are eligible for insurance by definition. This Paragraph does not prevent a carrier from classifying ineligible employees or "extra-eligibles".

*History Note: Authority G.S. 58-2-40(1); 58-50-125(d); 58-50-130(a)(3);
Temporary Adoption Eff. December 21, 1992 for a period of 180 days or until the permanent rule
becomes effective, whichever is sooner;
Eff. April 1, 1993;
Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. May 1,
2018.*