

57 issue may not be charged to individual employees or dependents.

58 (b) Rating adjustments and factors, including case characteristics, shall be applied  
59 uniformly and consistently to the rates charged for all employees and dependents of the small  
60 employer.

61 (c) Rating factors shall produce premiums for identical groups that:

62 (i) differ only by the amounts attributable to plan design; and

63 (ii) do not reflect differences due to the nature of the groups assumed to select  
64 particular health benefit products.

65 (d) A small employer carrier shall treat all health benefit plans issued or renewed in the  
66 same calendar month as having the same rating period.

67 (5) A health benefit plan that uses a restricted network provision may not be considered  
68 similar coverage to a health benefit plan that does not use a restricted network provision,  
69 provided that use of the restricted network provision results in substantial difference in claims  
70 costs.

71 (6) The small employer carrier may [~~not use~~] only use the following case  
72 characteristics [~~other than the following~~]:

73 (a) age ~~of the employee~~ , in accordance with Subsection (7);

74 (b) geographic area; and

75 (c) family composition in accordance with Subsection (8).

76 [~~(a) age, as~~] (7) Age shall be determined at the beginning of the plan year, limited to:

77 [~~(+)] (a) the following age bands:~~

78 [~~(A)] (i) less than 20;~~

79 [~~(B)] (ii) 20-24;~~

80 [~~(C)] (iii) 25-29;~~

81 [~~(D)] (iv) 30-34;~~

82 [~~(E)] (v) 35-39;~~

83 [~~(F)] (vi) 40-44;~~

84 [~~(G)] (vii) 45-49;~~

85 [~~(H)] (viii) 50-54;~~

86 [~~(I)] (ix) 55-59;~~

87 [~~(J)] (x) 60-64; and~~