

191—73.8(75GA,ch158) Participants. A HIPC may offer services to any of the following participants:

1. Individuals.
2. A small business as defined in 191—Chapter 71.
3. A business with more than 50 employees.
4. An association and its members.
5. The state or a local government unit.
6. Any other purchaser on a voluntary basis.

Underwriting standards shall be no more restrictive than required of small group health insurance under 191—Chapter 71.

A HIPC's business plan may impose conditions or limitations on members leaving the HIPC to protect against adverse selection. A HIPC shall accept all entities within its chosen market segment in accordance with the regulations governing marketing of insurance to that market segment, e.g., individual, small group, or large group.

A HIPC may provide services to participants out-of-state or out-of-region who elect to join for the benefit of representation and participation in health insurance or health care benefits only when an employer out-of-state or out-of-region has employees within the state or region or an individual is required to have coverage in the state or region due to specific circumstance.