

**Department of Legislative Services**  
Maryland General Assembly  
1999 Session

**FISCAL NOTE**

Senate Joint Resolution 7 (Senators Hollinger and Bromwell)

Finance

---

**State Regulation of Self-Funded Employer-Based Health Plans**

---

This joint resolution requests the U. S. Congress to amend the Employee Retirement Income Security Act of 1974 (ERISA), which currently governs self-funded employer-based health plans and preempts insurance state regulation, to allow states to monitor and regulate self-funded employer-based health plans in order to increase access to care, control costs, and regulate against abuse by health plans.

---

**Fiscal Summary**

**State Effect:** As a statement of legislative intent, this joint resolution would not directly affect State finances.

**Local Effect:** None.

**Small Business Effect:** None.

---

**Information Source(s):** Department of Health and Mental Hygiene (Medicaid),  
Department of Legislative Services

**Fiscal Note History:** First Reader - February 22, 1999  
ncs/jr

---

Analysis by: Susan D. John

Direct Inquiries to:  
John Rixey, Coordinating Analyst  
(410) 946-5510  
(301) 970-5510