

BY: Economic Matters Committee

AMENDMENTS TO HOUSE BILL NO. 649

(First Reading File Bill)

AMENDMENT NO. 1

On page 1, strike beginning with “eliminating” in line 6 down through “employers;” in line 7; strike beginning with “providing” in line 8 down through “definitions;” in line 10 and substitute “requiring the Maryland Health Care Commission to submit a certain report to the Economic Matters Committee and the Finance Committee on or before a certain date; requiring the Maryland Health Care Commission to study the feasibility and desirability of developing a high deductible health benefit plan for small employers;”; after line 12, insert:

“BY repealing and reenacting, without amendments,

Article - Insurance

Section 15-1201(e) and (g), 15-1207(a), 15-1208, and 15-1210(a)

Annotated Code of Maryland

(1997 Volume and 1999 Supplement)”;

in line 15, strike “15-1201(e) and (g),”; in the same line, strike the second comma and substitute “and”; and strike beginning with “, 15-1207(a),” in line 15 down through “15-1210(a)” in line 16.

AMENDMENT NO. 2

On page 1, in lines 25 and 26, in each instance, strike the bracket.

On page 2, in lines 13, 14, 16, and 20, in each instance, strike the bracket.

On page 3, strike beginning with “[15-1210(a)(1)(ii)]” in line 21 down through “15-1210(A)(2)” in line 22 and substitute “15-1210(a)(1)(ii)”; in line 30, strike the bracket; and in line 32, strike “lives, works, or” and substitute “WORKS AND”.

On page 4, in line 9, strike the bracket; in line 10, strike the brackets; and in the same line, strike “(C)” .

(Over)

AMENDMENT NO. 3

On page 5, in line 5, strike the brackets; strike beginning with “; AND” in line 13 down through “SUBSECTION” in line 16; in line 18, strike the brackets; and strike beginning with “EXCEPT” in line 18 down through “A” in line 19.

AMENDMENT NO. 4

On page 6, strike in their entirety lines 12 through 19, inclusive; in lines 21, 22, 24, and 28, in each instance, strike the brackets; in line 27, strike “AND”; and in lines 30 and 36, in each instance, strike the bracket.

AMENDMENT NO. 5

On page 6, after line 36, insert:

“SECTION 2. AND BE IT FURTHER ENACTED, That:

(a) On or before January 1, 2001, the Maryland Health Care Commission, in consultation with the Maryland Insurance Administration, health insurance carriers, small employers, insurance agents and insurance brokers, shall report, in accordance with § 2-1246 of the State Government Article, to the House Economic Matters Committee and the Senate Finance Committee on the effect of group size in the small group insurance market on the HMO and PPO delivery systems of each prominent carrier in the small group insurance market.

(b) In developing the report, the Maryland Health Care Commission shall specifically consider the effect of group size (including self-employed groups) in the small group insurance market on:

- (1) the extent of group coverage;
- (2) premium increases;
- (3) the number of covered lives;
- (4) the number of policies issued;
- (5) premiums earned; and

(6) claims incurred.

(c) For purposes of the Maryland Health Care Commission report, “prominent insurance carrier” means a carrier that covers at least 5% of the total lives in the small group health insurance market or 10% of the total lives in any one delivery system.

(d) In addition to the report, the Maryland Health Care Commission shall, as part of its annual review of the Comprehensive Standard Health Benefit Plan, examine the feasibility and desirability of developing a high deductible health benefit plan for small employers.”.

On page 7, in line 1, strike “2.” and substitute “3.”.