

BY: Health and Government Operations Committee

AMENDMENTS TO HOUSE BILL NO. 845

(First Reading File Bill)

AMENDMENT NO. 1

On page 1, in the sponsor line, strike “and Weldon” and substitute “Weldon, Benson, Boutin, Bromwell, Costa, Elliott, Goldwater, Hammen, Hubbard, Hurson, Mandel, McDonough, Morhaim, Murray, Nathan-Pulliam, Oaks, Pendergrass, Rosenberg, and Smigiel”; strike line 2 in its entirety and substitute “Maryland Health Care Commission and Maryland Insurance Administration - Affordability of Health Insurance in Maryland - Study and Recommendations”; strike in their entirety lines 3 through 20, inclusive, and substitute:

“FOR the purpose of requiring the Maryland Health Care Commission and the Maryland Insurance Administration to conduct certain studies; requiring the Commission and the Administration to develop recommendations on ways to make private health insurance more affordable for Maryland residents; requiring the Commission and the Administration to submit certain reports to the General Assembly on or before certain dates; providing for the termination of this Act; and generally relating to a study and recommendations about the affordability of health insurance in Maryland.”;

and in line 22, strike “the Laws of Maryland read as follows”.

AMENDMENT NO. 2

On pages 1 through 3, strike in their entirety the lines beginning with line 23 on page 1 through line 35 on page 3, inclusive, and substitute:

“(a) The Maryland Health Care Commission and the Maryland Insurance Administration shall conduct a study of the affordability of private health insurance in Maryland.

(b) The Maryland Insurance Administration, in consultation with the Maryland Health Care Commission, shall study:

(Over)

(1) the number of, and the regulatory requirements, including rating of health status, relating to health insurance carriers in Delaware, the District of Columbia, Pennsylvania, Virginia, and West Virginia; and

(2) the role of tax-deferred health savings accounts and other models of offering health insurance coverage designed to increase consumer awareness of the cost of health care services.

(c) The Maryland Health Care Commission shall study:

(1) the factors that contribute to increases in health care costs in Maryland, including utilization of health care services;

(2) ways to educate consumers about health care issues and promote personal accountability in health care;

(3) ways in which disease management programs can promote the appropriate management of chronic diseases;

(4) ways to encourage strategies to purchase health care that focus on quality, patient safety, and wellness;

(5) ways to facilitate a more effective and efficient health care delivery system, including improved information technology and evidence-based medicine;

(6) innovative programs in other states designed to encourage the appropriate use of health care services; and

(7) ways to make health insurance more understandable to both employers and consumers.

(d) Based on the studies conducted under subsections (a) through (c) of this section, the Maryland Health Commission and the Maryland Insurance Administration shall develop recommendations on ways to make private health insurance more affordable for Maryland residents.

(e) The Maryland Health Commission and the Maryland Insurance Administration, in accordance with § 2-1246 of the State Government Article, shall submit to the General Assembly the

following reports on their findings and recommendations:

- (1) an interim report on or before January 1, 2005; and
- (2) a final report on or before January 1, 2006.”.

AMENDMENT NO. 3

On page 3, in line 36, strike “3.” and substitute “2.”; in line 37, strike “October 1” and substitute “July 1”; and in the same line, after the period insert “It shall remain effective for a period of 1 year and 7 months and, at the end of January 31, 2006, with no further action required by the General Assembly, this Act shall be abrogated and of no further force and effect.”.