

BY: Finance Committee

AMENDMENTS TO SENATE BILL NO. 700

(First Reading File Bill)

AMENDMENT NO. 1

On page 1, in lines 2 and 3 and in lines 4 and 5, in each instance, strike “Increasing Health Insurance Coverage for Individuals in”; in line 7, after “Force;” insert “requiring the Task Force to make certain recommendations and to take into account and examine certain issues;”; in the same line, strike “the Task Force shall be staffed to the extent possible by”; in line 8, strike “Administration, in cooperation with” and substitute “Administration and”; in line 9, strike “Commission, within existing budgeted resources” and substitute “Commission shall provide staff support to the Task Force”; in line 10, after “issue” insert “a preliminary report and”; in lines 10 and 11, strike “findings, recommendations, and comprehensive strategy by a certain date” and substitute “findings and recommendations by certain dates; providing that the implementation of a certain substantial, available, and affordable coverage product shall be suspended until the Task Force issues a certain preliminary report”; and in lines 11 and 12, strike “health benefit plans” and substitute “the non-group health insurance market”.

AMENDMENT NO. 2

On page 2, in line 2, strike “Accessibility” and substitute “Accountability”; in line 5, strike “Affordable, and Accessible” and substitute “Available, and Affordable”; strike in their entirety lines 12 through 14, inclusive, and substitute:

“WHEREAS, Current individual health insurance products are experiencing substantial premium increases which threaten the continued availability and affordability of individual health insurance; now, therefore,”;

strike beginning with “INCREASING” in line 19 down through “IN” in line 20, inclusive; in line 25, after “THE” insert “MARYLAND INSURANCE”; in lines 30 and 31, strike “THE LEAGUE OF LIFE AND HEALTH INSURERS OF MARYLAND” and substitute “AN INSURER THAT MARKETS INDIVIDUAL POLICIES IN MARYLAND, APPOINTED BY THE”

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COMMISSIONER"; and in lines 32 and 33, strike "A CARRIER WHO OPERATES ONLY IN THE INDIVIDUAL MARKET" and substitute "AN INSURER THAT MARKETS SMALL GROUP POLICIES IN MARYLAND".

AMENDMENT NO. 3

On page 3, in lines 1 and 2, strike "THE HEALTH INSURANCE ASSOCIATION OF AMERICA" and substitute "A HEALTH MAINTENANCE ORGANIZATION THAT MARKETS INDIVIDUAL POLICIES IN MARYLAND, APPOINTED BY THE COMMISSIONER"; in line 4, strike "PARTICIPATES IN THE SMALL GROUP MARKET" and substitute "MARKETS SMALL GROUP POLICIES IN MARYLAND"; in line 8, strike "AND"; in line 11, strike "COMMISSIONER" and substitute "COMMISSIONER; AND

(12) TWO PUBLIC MEMBERS WITH EXPERIENCE OR KNOWLEDGE OF HEALTH INSURANCE, APPOINTED BY THE COMMISSIONER";

strike in their entirety lines 14 through 21, inclusive, and substitute:

"(D) THE TASK FORCE SHALL REVIEW AND STUDY THE CHARACTERISTICS OF THE NON-GROUP MARKET, INCLUDING:

(1) AN ANALYSIS AND SURVEY OF NON-GROUP PRODUCTS AVAILABLE IN MARYLAND;

(2) THE DEMOGRAPHICS OF THOSE INSURED IN THE NON-GROUP MARKET;

(3) THE AFFORDABILITY OF NON-GROUP PRODUCTS AND PRICING CONSIDERATIONS IN THE NON-GROUP MARKET; AND

(4) TRENDS IN PREMIUM IN NON-GROUP PRODUCTS.

(E) BASED ON ITS ANALYSIS OF THE NON-GROUP MARKET, THE TASK FORCE SHALL RECOMMEND WHETHER CHANGES SHOULD BE MADE TO STATE LAWS GOVERNING MARYLAND'S NON-GROUP MARKET, TAKING INTO ACCOUNT AND

EXAMINING ISSUES RELATED TO:;

in lines 22, 24, 26, 27, 28, 29, and 30, strike “(I)”, “(II)”, “(III)”, “(IV)”, “(V)”, “(VI)”, and “(VII)”, respectively, and substitute “(1)”, “(2)”, “(3)”, “(4)”, “(5)”, “(6)”, and “(8)”, respectively; in line 22, strike “ACCESSIBILITY” and substitute “ACCOUNTABILITY”; in line 24, strike “AFFORDABLE, AND ACCESSIBLE” and substitute “AVAILABLE, AND AFFORDABLE”; in line 28, after “POLICIES” insert “, INCLUDING STANDARDIZED AND PRESTANDARDIZED PRODUCTS,”; in line 29, strike “AND”; after line 29, insert:

“(7) CROSS-SUBSIDIZATION BETWEEN GROUP AND NON-GROUP PRODUCTS; AND”;

and in line 32, strike “(E)” and substitute “(F)”.

AMENDMENT NO. 4

On page 4, strike in their entirety lines 3 through 10, inclusive, and substitute:

“(G) THE MARYLAND INSURANCE ADMINISTRATION AND THE HEALTH CARE ACCESS AND COST COMMISSION SHALL PROVIDE STAFF SUPPORT FOR THE TASK FORCE.

“(H) THE TASK FORCE SHALL SUBMIT A PRELIMINARY REPORT OF ITS FINDINGS AND RECOMMENDATIONS TO THE GOVERNOR AND, SUBJECT TO § 2-1246 OF THE STATE GOVERNMENT ARTICLE, TO THE GENERAL ASSEMBLY ON OR BEFORE DECEMBER 15, 1999 AND A FINAL REPORT IN THE SAME MANNER ON OR BEFORE DECEMBER 15, 2000.

SECTION 2. AND BE IT FURTHER ENACTED, That the implementation of a substantial, available, and affordable coverage product in a form other than that which was required or approved on July 1, 1998 shall be suspended until after the Task Force issues the preliminary report required in Section 1 of this Act.”;

in line 11, strike “2.” and substitute “3.”; and in line 12, strike “July 1,” and substitute “June 1,”.

(Over)

