

1 WHEREAS, Changes made by the passage of the Health Insurance Portability
2 and Accessibility Act of 1997 have impacted the nongroup health insurance market in
3 Maryland; and

4 WHEREAS, Recommendations have been made to make changes to the State's
5 Substantial, Affordable, and Accessible Coverage Program; and

6 WHEREAS, It is a public policy goal of the Maryland General Assembly to move
7 forward towards the goal of a health care delivery system that is accessible and
8 affordable; and

9 WHEREAS, Several issues have arisen in small group market reform related to
10 self-employed individuals and part-time individuals in obtaining health care
11 coverage; and

12 WHEREAS, The federal government and the United States Congress have
13 failed to act promptly in enacting legislative reforms for individuals obtaining health
14 coverage in the non-group market; now, therefore,

15 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
16 MARYLAND, That the Laws of Maryland read as follows:

17 **Article - Insurance**

18 15-126.

19 (A) THERE IS A TASK FORCE TO STUDY INCREASING HEALTH INSURANCE
20 COVERAGE FOR INDIVIDUALS IN THE NON-GROUP HEALTH INSURANCE MARKET.

21 (B) THE TASK FORCE CONSISTS OF THE FOLLOWING MEMBERS:

22 (1) A MEMBER OF THE HOUSE OF DELEGATES, APPOINTED BY THE
23 SPEAKER;

24 (2) A MEMBER OF THE SENATE, APPOINTED BY THE PRESIDENT;

25 (3) THE COMMISSIONER;

26 (4) THE EXECUTIVE DIRECTOR OF THE HEALTH CARE ACCESS AND COST
27 COMMISSION;

28 (5) THE EXECUTIVE DIRECTOR OF THE HEALTH SERVICES COST REVIEW
29 COMMISSION;

30 (6) A REPRESENTATIVE OF THE LEAGUE OF LIFE AND HEALTH
31 INSURERS OF MARYLAND;

32 (7) A REPRESENTATIVE OF A CARRIER WHO OPERATES ONLY IN THE
33 INDIVIDUAL MARKET, APPOINTED BY THE COMMISSIONER;

1 (8) A REPRESENTATIVE OF THE HEALTH INSURANCE ASSOCIATION OF
2 AMERICA;

3 (9) A REPRESENTATIVE OF A HEALTH MAINTENANCE ORGANIZATION
4 THAT PARTICIPATES IN THE SMALL GROUP MARKET, APPOINTED BY THE
5 COMMISSIONER;

6 (10) A REPRESENTATIVE OF THE MARYLAND ASSOCIATION OF LIFE
7 UNDERWRITERS OR MARYLAND ASSOCIATION OF HEALTH UNDERWRITERS,
8 APPOINTED BY THE COMMISSIONER; AND

9 (11) A CONSUMER REPRESENTATIVE WHO HAS HEALTH INSURANCE
10 COVERAGE WITH A CARRIER OPERATING IN THE INDIVIDUAL MARKET, APPOINTED
11 BY THE COMMISSIONER.

12 (C) THE TASK FORCE SHALL BE JOINTLY CHAIRED BY THE COMMISSIONER
13 AND EXECUTIVE DIRECTOR OF THE HEALTH CARE ACCESS AND COST COMMISSION.

14 (D) THE TASK FORCE SHALL DEVELOP A COMPREHENSIVE REPORT AND
15 STRATEGY FOR INCREASING HEALTH INSURANCE COVERAGE FOR INDIVIDUALS IN
16 THE NON-GROUP HEALTH INSURANCE MARKET BY:

17 (1) EXAMINING THE SCOPE AND NATURE OF THE UNINSURED
18 POPULATION IN THE STATE;

19 (2) DETERMINING WHAT CHANGES OR RECOMMENDATIONS SHOULD BE
20 PROPOSED TO THE STATE'S NON-GROUP MARKET TAKING INTO ACCOUNT AND
21 EXAMINING ISSUES RELATED TO:

22 (I) THE HEALTH INSURANCE PORTABILITY AND ACCESSIBILITY
23 ACT OF 1997;

24 (II) THE SUBSTANTIAL, AFFORDABLE, AND ACCESSIBLE COVERAGE
25 PROGRAM;

26 (III) THE SMALL GROUP MARKET PLAN;

27 (IV) SELF-EMPLOYED AND PART-TIME INDIVIDUALS;

28 (V) SUPPLEMENTAL POLICIES FOR MEDICARE;

29 (VI) THE CREATION OF HIGH-RISK POOLS; AND

30 (VII) PROVIDING INDIVIDUALS WITH INSURANCE THROUGH A LIST
31 BILLING MECHANISM PROVIDED ON A PRETAX DOLLAR BASIS.

32 (E) A MEMBER OF THE TASK FORCE:

33 (1) MAY NOT RECEIVE COMPENSATION FOR SERVICE ON THE TASK
34 FORCE; BUT

1 (2) IS ENTITLED TO REIMBURSEMENT FOR EXPENSES UNDER THE
2 STANDARD STATE TRAVEL REGULATIONS, AS PROVIDED IN THE STATE BUDGET.

3 (F) THE MARYLAND INSURANCE ADMINISTRATION, IN COOPERATION WITH
4 THE HEALTH CARE ACCESS AND COST COMMISSION, SHALL PROVIDE STAFF
5 SUPPORT FOR THE TASK FORCE TO THE EXTENT POSSIBLE WITHIN EXISTING
6 BUDGETED RESOURCES.

7 (G) THE TASK FORCE SHALL SUBMIT A FINAL REPORT OF ITS FINDINGS,
8 RECOMMENDATIONS, AND COMPREHENSIVE STRATEGY, AS PROVIDED IN § 2-1246 OF
9 THE STATE GOVERNMENT ARTICLE, TO THE SPEAKER OF THE HOUSE OF DELEGATES
10 AND THE PRESIDENT OF THE SENATE ON OR BEFORE DECEMBER 15, 1999.

11 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
12 July 1, 1999.