BY: Finance Committee

AMENDMENTS TO SENATE BILL NO. 457

(First Reading File Bill)

AMENDMENT NO. 1

On page 1, strike beginning with "Department" in line 3 down through the second "for" in line 4 and substitute "Maryland Health Care Commission to contract with"; in line 5, after the first "study" insert "in a certain manner"; in the same line, strike "providing for the funding of the study;"; strike beginning with "independent" in line 6 down through the first "to" in line 7 and substitute "Commission to provide a certain"; and strike beginning with the comma in line 8 down through "entities" in line 9.

AMENDMENT NO. 2

On page 1, strike in their entirety lines 13 through 17, inclusive, and substitute:

- "(a) the Maryland Health Care Commission shall:
- (1) contract with an independent consultant to conduct a study comparing the performance of Maryland's small group health insurance market reform law to other states; and
- (2) instruct the independent consultant to meet with and to provide periodic updates to an independent advisory committee comprised of small employers participating in the small group market, small employers who do not purchase group health insurance, insurers providing coverage in Maryland in the small group market, insurers not participating in the small group market in Maryland, health maintenance organizations, and agents and brokers selling in the small group market;";

and in line 18, strike "(c)" and substitute "(b)".

AMENDMENT NO. 3

On page 1, strike beginning with "of" in line 19 down through "plan" in line 21; in line 22,

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after "states" insert ", of the benefits offered under Maryland's comprehensive standard health benefit plan, excluding benefits additional to the standard plan"; strike beginning with "(ii)" in line 23 down through "plan" in line 24 and substitute:

"(2) an analysis";

in line 25, strike "; and" and substitute "<u>, of the affordability of Maryland's comprehensive standard</u> <u>health benefit plan, excluding benefits additional to the standard plan;</u>";

and in line 26, strike "(iii)" and substitute:

"(3) an analysis of".

On page 2, in line 1, strike "(2)" and substitute "(4)".

AMENDMENT NO. 4

On page 2, strike in their entirety lines 6 through 12, inclusive, and substitute:

- "(c) in making recommendations under subsection (b)(4) of this section, the independent consultant shall consider the effect of any proposed changes on:
 - (1) <u>risk segmentation in the small group market;</u>
 - (2) access to preventative health services;
- (3) access to coverage for employers with fewer than 10 employees compared to employers with more than 10 employees;
 - (4) ease of comprehension and comparability of benefit plans for consumers;
- (5) premium costs for employees and out-of-pocket costs for employees;
 - (6) the number of lives and groups covered; and

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- (7) the number of carriers offering policies to small employers; and
- (d) on or before January 1, 2002, the Commission shall report the findings and recommendations of the study to the Governor and, in accordance with § 2-1246 of the State Government Article, to the General Assembly.".

AMENDMENT NO. 5

On page 2, in line 14, strike "December 1, 2001" and substitute "January 1, 2002".