
By: **Delegate Donoghue**

Introduced and read first time: February 2, 2001

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Small Group Market - Health Benefit Plan with High**
3 **Deductible**

4 FOR the purpose of authorizing the issuance of a certain health benefit plan with a
5 high deductible for purposes of small group market health insurance.

6 BY repealing and reenacting, with amendments,
7 Article - Insurance
8 Section 15-1207(a)
9 Annotated Code of Maryland
10 (1997 Volume and 2000 Supplement)

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

13 **Article - Insurance**

14 15-1207.

15 (a) In accordance with Title 19, Subtitle 1 of the Health - General Article, the
16 Commission shall adopt regulations that specify:

17 (1) the Comprehensive Standard Health Benefit Plan to apply under this
18 subtitle; [and]

19 (2) a modified health benefit plan for medical savings accounts that
20 qualify under the federal Health Insurance Portability and Accountability Act of 1996,
21 including:

22 (i) a waiver of deductibles as permitted under federal law;

23 (ii) minimum funding standards for medical savings accounts; and

24 (iii) authorization for offering the modified plan only by those
25 persons who offer the Comprehensive Standard Health Benefit Plan adopted in
26 accordance with item (1) of this subsection; AND

1 (3) A MODIFIED HEALTH BENEFIT PLAN WITH A HIGH DEDUCTIBLE TO
2 BE ISSUED UNDER THIS SUBTITLE, WHICH PLAN NEED NOT BE OFFERED IN
3 COMBINATION WITH A MEDICAL SAVINGS ACCOUNT UNDER ITEM (2) OF THIS
4 SUBSECTION.

5 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
6 October 1, 2001.