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By: **Delegates Redmer, Boteler, Bates, Boutin, Costa, Elliott, McDonough,  
Murray, Nathan-Pulliam, Oaks, Shank, and Weldon**

Introduced and read first time: February 6, 2003

Assigned to: Health and Government Operations

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A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Small Group Market - Comprehensive Standard Health**  
3 **Benefit Plan - Cost-Sharing**

4 FOR the purpose of requiring the Maryland Health Care Commission, in establishing  
5 cost-sharing as part of the Comprehensive Standard Health Benefit Plan  
6 offered in the small group market, to allow a certain cost-sharing arrangement  
7 that has been filed with and approved by the Maryland Insurance  
8 Commissioner.

9 BY repealing and reenacting, with amendments,  
10 Article - Insurance  
11 Section 15-1207(g)  
12 Annotated Code of Maryland  
13 (2002 Replacement Volume and 2002 Supplement)

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

16 **Article - Insurance**

17 15-1207.

18 (g) In establishing cost-sharing as part of the Standard Plan, the Commission  
19 shall:

20 (1) include cost-sharing and other incentives to help prevent consumers  
21 from seeking unnecessary services;

22 (2) balance the effect of cost-sharing in reducing premiums and in  
23 affecting utilization of appropriate services; [and]

24 (3) limit the total cost-sharing that may be incurred by an individual in  
25 a year; AND

1           (4)       ALLOW A COST-SHARING ARRANGEMENT THAT HAS BEEN FILED  
2 WITH AND APPROVED BY THE COMMISSIONER IN CONNECTION WITH A HEALTH  
3 BENEFIT PLAN COVERING RESIDENTS OF THE STATE.

4       SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take  
5 effect October 1, 2003.