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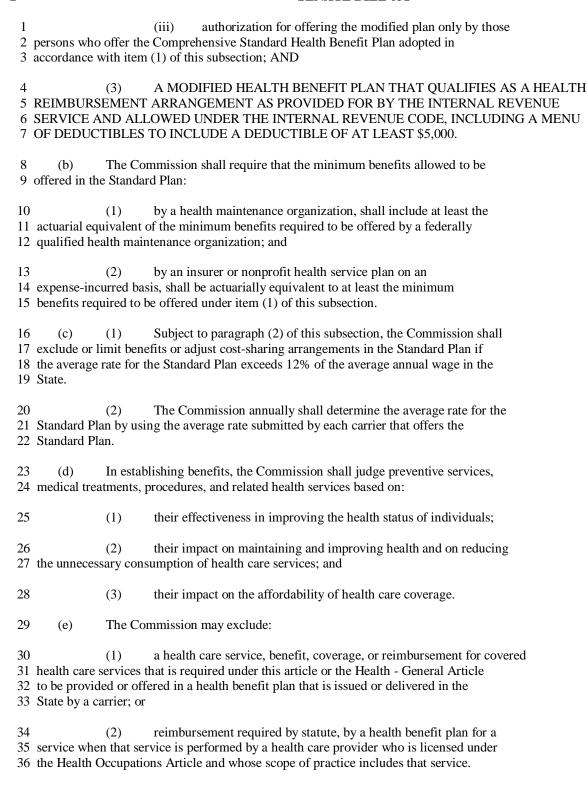
2003 Regular Session 3lr2188 CF 3lr2356

By: Senator Astle Introduced and read first time: February 12, 2003 Assigned to: Rules A BILL ENTITLED 1 AN ACT concerning 2 Health Insurance - Small Group Market - Health Reimbursement 3 **Arrangements** 4 FOR the purpose of requiring the Maryland Health Care Commission to adopt 5 regulations for small group health insurance that specify a modified health 6 benefit plan that qualifies as a certain health reimbursement arrangement; and 7 generally relating to health benefit plans under small group health insurance. BY repealing and reenacting, with amendments, 8 Article - Insurance 10 Section 15-1207 11 Annotated Code of Maryland 12 (2002 Replacement Volume and 2002 Supplement) SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF 13 14 MARYLAND, That the Laws of Maryland read as follows: 15 **Article - Insurance** 16 15-1207. 17 In accordance with Title 19, Subtitle 1 of the Health - General Article, the (a) Commission shall adopt regulations that specify: 19 the Comprehensive Standard Health Benefit Plan to apply under this (1) 20 subtitle; [and] a modified health benefit plan for medical savings accounts that 21 22 qualify under the federal Health Insurance Portability and Accountability Act of 1996, 23 including:

a waiver of deductibles as permitted under federal law;

minimum funding standards for medical savings accounts; and

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- 1 (f) The Standard Plan shall include uniform deductibles and cost-sharing 2 associated with its benefits, as determined by the Commission.
- 3 (g) In establishing cost-sharing as part of the Standard Plan, the Commission 4 shall:
- 5 (1) include cost-sharing and other incentives to help prevent consumers 6 from seeking unnecessary services;
- 7 (2) balance the effect of cost-sharing in reducing premiums and in 8 affecting utilization of appropriate services; and
- 9 limit the total cost-sharing that may be incurred by an individual in 10 a year.
- SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect 12 October 1, 2003.