

1 (a) There is a Task Force to compare the Maryland Health Insurance Market
2 to adjacent states.

3 (b) The Task Force shall consist of the following members:

4 (1) two members of the Senate of Maryland, appointed by the President
5 of the Senate;

6 (2) two members of the House of Delegates, appointed by the Speaker of
7 the House;

8 (3) a representative of a health insurance carrier providing health
9 insurance coverage in the State, appointed by the Governor;

10 (4) two insurance producers who are licensed in the State, appointed by
11 the Governor;

12 (5) three consumers, appointed by the Governor.

13 (c) The executive director of the Maryland Health Care Commission shall
14 chair the Task Force.

15 (d) The Maryland Health Care Commission shall provide staff for the Task
16 Force within existing budgeted resources.

17 (e) A member of the Task Force:

18 (1) may not receive compensation; but

19 (2) is entitled to reimbursement for expenses under the Standard State
20 Travel Regulations, as provided in the State budget.

21 (f) The Task Force shall study:

22 (1) ways to improve access to affordable private health insurance for
23 residents of the State;

24 (2) the types and cost of health insurance policies offered in Delaware,
25 the District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia;

26 (3) the number of health insurance carriers operating in Delaware, the
27 District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia;

28 (4) laws and state policies that allow health insurance carriers in
29 Delaware, the District of Columbia, Maryland, Pennsylvania, Virginia, and West
30 Virginia to offer more than one health insurance benefit package or product in the
31 small group health insurance market and the individual health insurance market;

32 (5) the number of mandated benefits required by state law in Delaware,
33 the District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia;

1 (6) ~~the average health insurance premiums and cost sharing for policies~~
2 ~~subject to state regulation offered in Delaware, the District of Columbia, Maryland,~~
3 ~~Pennsylvania, Virginia, and West Virginia;~~

4 (7) ~~the types of pre-existing condition limitations required by state law~~
5 ~~for health insurance carriers offering health insurance policies offered in Delaware,~~
6 ~~the District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia; and~~

7 (8) ~~any other issues the Task Force deems appropriate to encourage~~
8 ~~companies not currently doing business in the State to consider providing private~~
9 ~~health insurance in the State.~~

10 (g) ~~The Task Force shall report its findings and recommendations to the~~
11 ~~Governor and, subject to § 2-1246 of the State Government Article, the General~~
12 ~~Assembly on or before December 1, 2004.~~

13 (a) The Maryland Health Care Commission shall conduct a study of:

14 (1) the number of, and the regulatory requirements relating to, health
15 insurance carriers in Delaware, the District of Columbia, Pennsylvania, Virginia, and
16 West Virginia;

17 (2) the factors that contribute to increases in health care costs in
18 Maryland, including utilization of health care services;

19 (3) the role of tax-deferred health savings accounts and other models of
20 offering health insurance coverage designed to increase consumer awareness of the
21 cost of health care services;

22 (4) ways to educate consumers about health care issues and promote
23 personal accountability in health care;

24 (5) ways in which disease management programs can promote the
25 appropriate management of chronic diseases;

26 (6) ways to encourage strategies to purchase health care that focus on
27 quality and patient safety;

28 (7) ways to facilitate a more effective and efficient health care delivery
29 system, including improved information technology and evidence-based medicine;
30 and

31 (8) innovative programs in other states designed to encourage the
32 appropriate use of health care services.

33 (b) Based on the study conducted under subsection (a) of this section, the
34 Commission shall develop recommendations on ways to make private health
35 insurance more affordable for Maryland residents.

1 (c) The Commission, in accordance with § 2-1246 of the State Government
2 Article, shall submit to the General Assembly the following reports on its findings and
3 recommendations:

4 (1) an interim report on or before January 1, 2005; and

5 (2) a final report on or before January 1, 2006.

6 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
7 July 1, 2004. It shall remain effective for a period of ~~6 months~~ 1 years and 7 months
8 and, at the end of ~~December 31, 2004~~ January 31, 2006, with no further action
9 required by the General Assembly, this Act shall be abrogated and of no further force
10 and effect.