

RESOLVED, That the members of the Task Force may not receive compensation but may be reimbursed for expenses in accordance with State Standard Travel Regulations; and be it further

RESOLVED, That copies of this Resolution be forwarded by the Department of Legislative Reference to the Honorable Harry Hughes, Governor of Maryland, the Honorable Benjamin L. Cardin, Speaker of the House of Delegates, the Honorable Melvin A. Steinberg, President of the Senate of Maryland, and Rocco J. Gabriele, State Fire Marshal, 301 W. Preston Street, Baltimore, Maryland 21201.

Signed May 21, 1985.

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No. 7

(Senate Joint Resolution No. 32)

A Senate Joint Resolution concerning

Commission on Health Insurance Pooling Mechanisms

FOR the purpose of urging the ~~Legislative--Policy-Committee~~ Governor to establish a Commission on Health Insurance Pooling Mechanisms to study the health insurance coverage available for people in Maryland who may be significant underwriting risks and the feasibility of requiring the State to implement health insurance pooling mechanisms.

WHEREAS, In recent years, the cost of health care has risen an alarming 15 to 20 percent annually; and

WHEREAS, This dramatic increase in health care cost has led insurance companies to reevaluate how they underwrite risks; and

WHEREAS, Such changes have resulted in many Americans, especially those with chronic health problems such as diabetes, no longer being able to obtain health insurance; and

WHEREAS, Although Congress has debated the feasibility of some form of national health insurance, it has focused primarily on insuring against catastrophic losses; and

WHEREAS, Many states have taken initiatives to overcome the uninsurability problem by implementing health insurance pooling mechanisms; and

WHEREAS, There is a need for the State of Maryland to look into the uninsurability problem, since it affects many of its citizens; now, therefore, be it