

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

Article - Insurance

15-1502.

[(a) If, in accordance with § 15-1501(d) of this subtitle, the Commission determines that the full cost of mandated health insurance services is equivalent to or exceeds 2.2% of the State's average annual wage, the Commission:

(1) shall evaluate the social, medical, and financial impact of each existing mandated health insurance service in accordance with the method established for evaluating proposed mandated health insurance services under § 15-1501(c) of this subtitle; and

(2) shall submit a report on its findings to the General Assembly, subject to § 2-1246 of the State Government Article, on or before October 1 of the following year.]

(A) (1) THE COMMISSION SHALL CONDUCT AN EVALUATION OF EXISTING MANDATED HEALTH INSURANCE SERVICES AND MAKE RECOMMENDATIONS TO THE GENERAL ASSEMBLY REGARDING DECISION MAKING CRITERIA FOR REDUCING THE NUMBER OF MANDATES OR THE EXTENT OF COVERAGE.

(2) THE EVALUATION SHALL INCLUDE:

(I) AN ASSESSMENT OF THE FULL COST OF EACH EXISTING MANDATED HEALTH INSURANCE SERVICE AS A PERCENTAGE OF THE STATE'S AVERAGE ANNUAL WAGE AND OF PREMIUMS FOR THE INDIVIDUAL AND GROUP HEALTH INSURANCE MARKET;

(II) AN ASSESSMENT OF THE DEGREE TO WHICH EXISTING MANDATED HEALTH INSURANCE SERVICES ARE COVERED IN SELF-FUNDED PLANS; AND

(III) A COMPARISON OF MANDATED HEALTH INSURANCE SERVICES PROVIDED BY THE STATE WITH THOSE PROVIDED IN DELAWARE, THE DISTRICT OF COLUMBIA, PENNSYLVANIA, AND VIRGINIA.

(3) THE COMPARISON DESCRIBED IN PARAGRAPH (2)(III) OF THIS SUBSECTION SHALL INCLUDE:

(I) THE NUMBER OF MANDATED HEALTH INSURANCE SERVICES;

(II) THE TYPE OF MANDATED HEALTH INSURANCE SERVICES;

(III) THE LEVEL AND EXTENT OF COVERAGE FOR EACH MANDATED HEALTH INSURANCE SERVICE; AND

(IV) THE FINANCIAL IMPACT OF DIFFERENCES IN LEVELS OF COVERAGE FOR EACH MANDATED HEALTH INSURANCE SERVICE.