

(b) The Maryland Insurance Administration, in consultation with the Maryland Health Care Commission, shall study:

(1) the number of, and the regulatory requirements, including rating of health status, relating to, health insurance carriers in Delaware, the District of Columbia, Pennsylvania, Virginia, and West Virginia; and

(2) the role of tax-deferred health savings accounts and other models of offering health insurance coverage designed to increase consumer awareness of the cost of health care services.

(c) The Maryland Health Care Commission shall study:

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

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

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

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

(6) (4) ways to encourage strategies to purchase health care that focus on quality and patient safety, patient safety, and wellness;

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

(8) (6) innovative programs in other states designed to encourage the appropriate use of health care services; and

(7) ways to make health insurance more understandable to both employers and consumers.

(b) (d) Based on the study studies conducted under subsection (a) subsections (a) through (c) of this section, the Commission Maryland Health Care Commission and the Maryland Insurance Administration shall develop recommendations on ways to make private health insurance more affordable for Maryland residents.

(e) The Commission (e) The Maryland Health Care Commission and the Maryland Insurance Administration, in accordance with § 2-1246 of the State Government Article, shall submit to the General Assembly the following reports on its findings and recommendations:

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

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