- (2) The Maryland Insurance Administration and the Maryland Health Care Commission shall provide technical assistance to the Task Force, including retaining independent consultants to provide actuarial services, benefit consulting services, and other services as needed.
  - (e) A member of the Task Force:
    - (1) may not receive compensation; but
- (2) is entitled to reimbursement for expenses under the Standard State Travel Regulations, as provided in the State budget.
  - (f) The Task Force:
- (1) shall study and make recommendations regarding small group market health insurance, including:
- (i) the use of health status as a risk factor for rate adjustment purposes;
  - (ii) the permissible variation in the community rate;
  - (iii) expanding the permissible range of products;
  - (iv) the number of employers offering the Limited Benefit Plan;
  - (v) medical loss ratios, according to group size;
- (vi) availability of association health plans in the small group market; and
- (vii) any other issue or factor the Task Force considers important; and
- (2) shall, on or before January 1, 2006, report its findings and recommendations, in accordance with § 2-1246 of the State Government Article, to the presiding officers of the General Assembly, the Senate Finance Committee, and the House Health and Government Operations Committee.

SECTION 3. 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October July  $\overline{1}$ , 2005.

May 20, 2005

The Honorable Thomas V. Mike Miller, Jr. President of the Senate

State House

Annapolis, MD 21401

Dear Mr. President:

In accordance with Article II, Section 17 of the Maryland Constitution, today I have vetoed Senate Bill 1005 – Navigable Water – Licenses for Improvements to Land – Fee Limits.