

(8) A REPRESENTATIVE OF A HEALTH MAINTENANCE ORGANIZATION THAT MARKETS INDIVIDUAL POLICIES IN THE STATE, APPOINTED BY THE COMMISSIONER;

(9) A REPRESENTATIVE OF A HEALTH MAINTENANCE ORGANIZATION THAT MARKETS SMALL GROUP POLICIES IN THE STATE, APPOINTED BY THE COMMISSIONER;

(10) A REPRESENTATIVE OF THE MARYLAND ASSOCIATION OF LIFE UNDERWRITERS OR THE MARYLAND ASSOCIATION OF HEALTH UNDERWRITERS, APPOINTED BY THE COMMISSIONER;

(11) A CONSUMER REPRESENTATIVE WHO HAS HEALTH INSURANCE COVERAGE WITH A CARRIER OPERATING IN THE INDIVIDUAL MARKET, APPOINTED BY THE COMMISSIONER;

(12) A REPRESENTATIVE OF MHA: THE ASSOCIATION OF MARYLAND HOSPITALS AND HEALTH SYSTEMS, APPOINTED BY THE COMMISSIONER; AND

(13) TWO MEMBERS OF THE GENERAL PUBLIC WITH EXPERIENCE OR KNOWLEDGE OF HEALTH INSURANCE, APPOINTED BY THE COMMISSIONER

(C) THE TASK FORCE SHALL BE JOINTLY CHAIRED BY THE COMMISSIONER AND THE EXECUTIVE DIRECTOR OF THE MARYLAND HEALTH CARE ACCESS AND COST COMMISSION.

(D) THE TASK FORCE SHALL REVIEW AND STUDY THE CHARACTERISTICS OF THE NON-GROUP MARKET, INCLUDING:

(1) AN ANALYSIS AND SURVEY OF NON-GROUP PRODUCTS AVAILABLE IN THE STATE;

(2) THE DEMOGRAPHICS OF THOSE INSURED IN THE NON-GROUP MARKET;

(3) THE AFFORDABILITY OF NON-GROUP PRODUCTS AND PRICING CONSIDERATIONS IN THE NON-GROUP MARKET; AND

(4) TRENDS IN PREMIUM COSTS FOR NON-GROUP PRODUCTS.

(E) BASED ON ITS ANALYSIS OF THE NON-GROUP MARKET, THE TASK FORCE SHALL RECOMMEND WHETHER CHANGES SHOULD BE MADE TO STATE LAWS GOVERNING THE NON-GROUP MARKET, TAKING INTO ACCOUNT AND EXAMINING ISSUES RELATED TO:

(1) THE HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF 1997;

(2) THE SUBSTANTIAL, AVAILABLE, AND AFFORDABLE COVERAGE PROGRAM;

(3) THE SMALL GROUP MARKET PLAN;