

~~15-1207.~~

(a) ~~In accordance with Title 10, Subtitle 1 of the Health General Article, the Commission shall adopt regulations that specify:~~

(1) ~~the Comprehensive Standard Health Benefit Plan to apply under this subtitle; and~~

(2) ~~a modified health benefit plan for medical savings accounts that qualify under the federal Health Insurance Portability and Accountability Act of 1996, including:~~

(i) ~~a waiver of deductibles as permitted under federal law;~~

(ii) ~~minimum funding standards for medical savings accounts; and~~

(iii) ~~authorization for offering the modified plan only by those persons who offer the Comprehensive Standard Health Benefit Plan adopted in accordance with item (1) of this subsection.~~

(b) ~~The Commission shall require that the minimum benefits allowed to be offered in the Standard Plan:~~

(1) ~~by a health maintenance organization, shall include at least the actuarial equivalent of the minimum benefits required to be offered by a federally qualified health maintenance organization; and~~

(2) ~~by an insurer or nonprofit health service plan on an expense incurred basis, shall be actuarially equivalent to at least the minimum benefits required to be offered under item (1) of this subsection.~~

(c) (1) ~~Subject to paragraph (2) of this subsection, the Commission shall exclude or limit benefits or adjust cost-sharing arrangements in the Standard Plan if the average rate for the Standard Plan exceeds 12% of the average annual wage in the State.~~

(2) ~~The Commission annually shall determine the average rate for the Standard Plan by using the average rate submitted by each carrier that offers the Standard Plan.~~

(d) ~~In establishing benefits, the Commission shall judge preventive services, medical treatments, procedures, and related health services based on:~~

(1) ~~their effectiveness in improving the health status of individuals;~~

(2) ~~their impact on maintaining and improving health and on reducing the unnecessary consumption of health care services; and~~

(3) ~~their impact on the affordability of health care coverage.~~

(e) (1) ~~[The] EXCEPT AS OTHERWISE PROVIDED IN THIS SUBSECTION, THE Commission may exclude:~~