

group insurance market on the HMO and PPO delivery systems of each prominent carrier in the small group insurance market.

(b) In developing the report, the Maryland Health Care Commission shall specifically consider the effect of group size (including self-employed groups) in the small group insurance market on:

- (1) the extent of group coverage;
- (2) premium increases;
- (3) the number of covered lives;
- (4) the number of policies issued;
- (5) premiums earned; and
- (6) claims incurred.

(c) For purposes of the Maryland Health Care Commission report, "prominent insurance carrier" means a carrier that covers at least 5% of the total lives in the small group health insurance market or 10% of the total lives in any one delivery system.

(d) In addition to the report, the Maryland Health Care Commission shall, as part of its annual review of the Comprehensive Standard Health Benefit Plan, examine the feasibility and desirability of developing a high deductible health benefit plan for small employers.

SECTION 3. AND BE IT FURTHER ENACTED, That a carrier shall, in accordance with § 15-1212 of the Insurance Article, renew the health benefit plan of a small employer that has coverage under Title 15, Subtitle 12 of the Insurance Article on May 31, 2000, for as long as the small employer meets the definition of a small employer in effect on the date the small employer applied for the coverage.

SECTION ~~2~~ 3, 4. AND BE IT FURTHER ENACTED, That this Act shall take effect June 1, 2000.

Approved May 11, 2000.