- (3) eliminating employee contributions for health-insurance from being considered taxable income:
- (4) allowing individuals and the self-employed to fully deduct the cost of health insurance premiums from taxable income;
- $\frac{(5)}{\text{health insurance; and}}$  refundable tax-credits for low income-individuals who purchase
- (6) mechanisms to require employers to continue to provide health insurance coverage for a period of time as a condition of receiving a tax credit.
- (e) In conducting the study, the Department of Budget and Management may consult with the Maryland Health Care Commission, the Maryland Insurance Administration, the Department of Business and Economic Development, the Maryland Chamber of Commerce, the Maryland Retailers Association, the Maryland Nonprofit Tax Policy Institute, and any other person the Department considers appropriate.
- (d) The Department of Budget and Management shall report, in accordance with § 2 1246 of the State Government Article, to the General Assembly on the findings of the study on or before December 1, 2000.

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

May 18, 2000

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, I have today vetoed Senate Bill 802 - Governor's Wellmobile Program.

This bill establishes the Governor's Wellmobile Program within the University of Maryland School of Nursing.

House Bill 433, which was passed by the General Assembly and signed by me on May 11, 2000, accomplishes the same purpose. Therefore, it is not necessary for me to sign Senate Bill 802.

Sincerely,