

~~(ii) the affordability of Maryland's comprehensive standard health benefit plan~~

(2) an analysis, including a comparative analysis of the costs of similar coverage offered in other states, and, of the affordability of Maryland's comprehensive standard health benefit plan, excluding benefits additional to the standard plan;

~~(iii) (3) an analysis of the rating factors used in Maryland's small group market, compared with the rating factors used in other states for similar markets; and~~

(2) (4) recommendations for changes to Maryland's comprehensive standard health benefit plan or to the rating factors used in Maryland's small group market to make coverage under the plan more affordable and accessible to small businesses and individuals in Maryland, including an analysis of the impact that any recommendation may have on the scope and the quality of the coverage of the plan; and

~~(d) the independent consultant contracted by the Department shall:~~

~~(1) conclude its report on or before November 1, 2001;~~

~~(2) report, in accordance with § 2-1246 of the State Government Article, to the Governor and the General Assembly on or before December 1, 2001; and~~

~~(3) provide a copy of the report to the Maryland Insurance Administration and Maryland Health Care Commission.~~

(c) in making recommendations under subsection (b)(4) of this section, the independent consultant shall consider the effect of any proposed changes on:

(1) risk segmentation in the small group market;

(2) access to preventative health services;

(3) access to coverage for employers with fewer than 10 employees compared to employers with more than 10 employees;

(4) ease of comprehension and comparability of benefit plans for consumers;

(5) premium costs for employers and employees and out-of-pocket costs for employees;

(6) the number of lives and groups covered; and

(7) the number of carriers offering policies to small employers; and

(d) on or before January 1, 2002, the Commission shall report the findings and recommendations of the study to the Governor and, in accordance with § 2-1246 of the State Government Article, to the General Assembly.