

HOUSE BILL 1356

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By: **Delegates Saab, Bhandari, Carr, Charles, Chisholm, Johnson, Kelly, Kerr, Kipke, Morgan, Reilly, and Szeliga**

Introduced and read first time: February 7, 2020

Assigned to: Health and Government Operations

A BILL ENTITLED

1 AN ACT concerning

2 **Office of the Attorney General – Health Insurer Concentration – Study**

3 FOR the purpose of requiring the Office of the Attorney General to conduct a study to
4 examine health insurer concentration in the State to determine the competitiveness
5 of the market; requiring the Office of the Attorney General to take certain actions in
6 conducting the study; requiring the Office of the Attorney General to submit its
7 findings and recommendations to the Governor and certain committees of the
8 General Assembly on or before a certain date; and generally relating to health
9 insurer concentration in the State.

10 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
11 That:

12 (a) The Office of the Attorney General shall conduct a study to examine health
13 insurer concentration in the State to determine the competitiveness of the market.

14 (b) In conducting the study, the Office of the Attorney General shall:

15 (1) examine insurer concentration by both region and product level;

16 (2) determine if there is a correlation between health insurer concentration
17 and market power in terms of:

18 (i) premium costs and the effect on affordable and available services
19 for consumers; and

20 (ii) reimbursement rates for health care providers and pharmacists;
21 and

22 (3) make recommendations to address inequities between health care

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 providers and pharmacists in their ability to negotiate with health insurers.

2 (c) On or before December 1, 2020, the Office of the Attorney General shall submit
3 its findings and recommendations to the Governor and, in accordance with § 2–1257 of the
4 State Government Article, the Senate Finance Committee and the House Health and
5 Government Operations Committee.

6 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July
7 1, 2020.