

(2) instruct the independent consultant to meet with and to provide periodic updates to an independent advisory committee comprised of small employers participating in the small group market, small employers who do not purchase group health insurance, insurers providing coverage in Maryland in the small group market, insurers not participating in the small group market in Maryland, health maintenance organizations, and agents and brokers selling insurance in the small group market;

(e) (b) the study shall include:

(1) an analysis of:

~~(i) the benefits offered under Maryland's comprehensive standard health benefit plan, including a comparative analysis of the benefits of similar coverage offered in other states, of the benefits offered under Maryland's comprehensive standard health benefit plan, excluding benefits additional to the standard plan;~~

~~(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)~~ (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 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;