

**CITY OF BALTIMORE  
COUNCIL BILL 22-0211  
(First Reader)**

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Introduced by: Councilmembers Stokes, Porter, Torrence, Glover

Introduced and read first time: March 21, 2022

Assigned to: Education Workforce and Youth Committee

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REFERRED TO THE FOLLOWING AGENCIES: City Solicitor, Department of Finance, Department of Human Resources, Department of Health, Baltimore City Employees' Retirement System, Fire and Police Employees' Retirement System

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A BILL ENTITLED

1 AN ORDINANCE concerning

2 **City Employees and Retirees – Healthcare Reform**

3 FOR the purpose of establishing the Employee and Retiree Health Benefits Program for  
4 Baltimore City employees; defining certain terms; providing for the administration of the  
5 Program; establishing membership, procedures, and duties for the City Health Insurance  
6 Committee; requiring certain reports and the provision of certain data; and generally relating  
7 to healthcare for City employees, retirees, their spouses, and their dependents.

8 BY adding to

9 Article 12 - Municipal Labor Relations  
10 Section(s) 11-1 through 11-13 to be under the new subtitle designation,  
11 “Subtitle 11. City Employees and Retirees Health Benefits Program”  
12 Baltimore City Code  
13 (Edition 2000)

14 **SECTION 1. BE IT ORDAINED BY THE MAYOR AND CITY COUNCIL OF BALTIMORE,** That the  
15 Laws of Baltimore City read as follows:

16 **Baltimore City Code**

17 **Article 12. Municipal Labor Relations**

18 **SUBTITLE 11. CITY EMPLOYEES AND RETIREES HEALTH BENEFITS PROGRAM**

19 **§ 11-1. DEFINITIONS.**

20 (A) *IN GENERAL.*

21 IN THIS SUBTITLE, THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

22 (B) *DIRECTOR.*

23 “DIRECTOR” MEANS THE DIRECTOR OF THE DEPARTMENT OF FINANCE.

EXPLANATION: CAPITALS indicate matter added to existing law.  
[Brackets] indicate matter deleted from existing law.

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1 (C) *EXCLUSIVE EMPLOYEE ORGANIZATION.*

2 “EXCLUSIVE EMPLOYEE ORGANIZATION” MEANS AN EMPLOYEE ORGANIZATION  
3 DESIGNATED AS AN EXCLUSIVE REPRESENTATIVE, AS DESCRIBED UNDER SUBTITLE 4 OF  
4 THE MUNICIPAL LABOR RELATIONS ARTICLE {“CERTIFICATION AND RECOGNITION OF  
5 EMPLOYEE ORGANIZATIONS”}.

6 (D) *FUND.*

7 “FUND” MEANS THE PREMIUM STABILIZATION FUND CREATED UNDER THIS SUBTITLE.

8 (E) *GENERALLY ACCEPTED ACCOUNTING PRINCIPLES.*

9 “GENERALLY ACCEPTED ACCOUNTING PRINCIPLES” OR “GAAP” MEANS THE  
10 ACCOUNTING PRINCIPLES, STANDARDS, AND PROCEDURES OF THE FINANCIAL  
11 ACCOUNTING STANDARDS BOARD.

12 (F) *GOVERNMENT STANDARDS ACCOUNTING BOARD.*

13 “GOVERNMENT ACCOUNTING STANDARDS BOARD” OR “GASB” MEANS THE  
14 ORGANIZATION THAT PROMULGATES ACCOUNTING AND FINANCIAL REPORTING  
15 STANDARDS FOR U.S. STATE AND LOCAL GOVERNMENTS THAT FOLLOW GAAP.

16 (G) *HEALTH BENEFIT OPTION.*

17 “HEALTH BENEFIT OPTION” MEANS THE TYPE AND COMPONENTS OF A HEALTH BENEFIT  
18 PLAN OFFERED TO:

- 19 (1) AN EMPLOYEE;  
20 (2) A RETIREE;  
21 (3) AN EMPLOYEE OR RETIREE’S SPOUSE; AND  
22 (4) AN EMPLOYEE OR RETIREE’S DEPENDENT.

23 (H) *HEALTH BENEFIT OPTION – INCLUSIONS*

24 “HEALTH BENEFIT OPTION” INCLUDES:

- 25 (1) THE STRUCTURE OF A HEALTH PLAN, INCLUDING:  
26 (I) A HEALTH MAINTENANCE ORGANIZATION;  
27 (II) A PARTICIPATING PROVIDER ORGANIZATION;  
28 (III) A POINT-OF-SERVICE PLAN;  
29 (IV) A FEE-FOR-SERVICE PLAN; AND

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1 (V) A CONSUMER-DIRECTED PLAN;

2 (2) COVERED BENEFITS, INCLUDING:

3 (I) MEDICAL BENEFITS;

4 (II) DENTAL BENEFITS;

5 (III) PRESCRIPTION DRUG BENEFITS; AND

6 (IV) VISION BENEFITS;

7 (3) THE MANNER IN WHICH BENEFITS ARE COVERED, INCLUDING:

8 (I) GROUP HEALTH PLANS; AND

9 (II) HEALTH INSURANCE EXCHANGES;

10 (4) COST-SHARING PLAN FEATURES, INCLUDING:

11 (I) DEDUCTIBLES;

12 (II) CO-PAYS;

13 (III) COINSURANCE; AND

14 (IV) OUT-OF-POCKET MAXIMUMS; AND

15 (5) COST-CONTROLLING PLAN FEATURES, INCLUDING:

16 (I) PRIOR APPROVAL REQUIREMENTS;

17 (II) PRESCRIPTION FORMULARIES; AND

18 (III) MANAGEMENT OF INVESTIGATIVE OR TRIAL TREATMENTS AND SERVICES.

19 (i) *HEALTH BENEFIT PLAN*.

20 “HEALTH BENEFIT PLAN” MEANS THE HEALTH BENEFITS AND OTHER OPTIONS AVAILABLE  
21 TO A PARTICIPANT UNDER AN INSURED PLAN OR A SELF-INSURED PLAN OFFERED BY  
22 BALTIMORE CITY UNDER THE PROGRAM.

23 (j) *HEALTH INSURANCE COMMITTEE: HIC*.

24 “HEALTH INSURANCE COMMITTEE” OR “HIC” MEANS THE LABOR MANAGEMENT  
25 COMMITTEE ESTABLISHED BY ACTION OF THE CITY BOARD OF ESTIMATES ON  
26 NOVEMBER 7, 2012.

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1 (K) *PARTICIPANT*.

2 “PARTICIPANT” MEANS ANY INDIVIDUAL WHO IS OR MAY BE ELIGIBLE TO RECEIVE  
3 BENEFITS UNDER THE PROGRAM, INCLUDING A:

4 (1) CITY EMPLOYEE;

5 (2) RETIRED CITY EMPLOYEE;

6 (3) SPOUSE OF A CITY EMPLOYEE OR RETIRED CITY EMPLOYEE; AND

7 (4) DEPENDENT OF A CITY EMPLOYEE OR RETIRED CITY EMPLOYEE.

8 (L) *PLAN YEAR*.

9 “PLAN YEAR” MEANS THE CALENDAR OR FISCAL YEAR OF EACH BENEFIT PLAN OFFERED  
10 UNDER THE PROGRAM.

11 (M) *PROGRAM*.

12 “PROGRAM” MEANS THE CITY EMPLOYEE AND RETIREE HEALTH BENEFITS PROGRAM.

13 (N) *RETIREE: RETIRED CITY EMPLOYEE*.

14 “RETIREE” OR “RETIRED CITY EMPLOYEE” MEANS A FORMER CITY EMPLOYEE WHO  
15 RECEIVES OR IS ENTITLED TO RECEIVE A DEFINED BENEFIT PENSION UNDER CITY CODE  
16 ARTICLE 22 {“RETIREMENT SYSTEMS”}.

17 (O) *RETIREE HEALTH PLAN*.

18 “RETIREE HEALTH PLAN” MEANS ANY HEALTH BENEFIT PLAN, INCLUDING ANY MEDICARE  
19 ADVANTAGE PLAN, OFFERED BY OR THROUGH THE CITY TO ITS RETIREES, THEIR SPOUSES,  
20 AND THEIR DEPENDENTS.

21 **§ 11-2. HEALTH BENEFITS PROGRAM; ESTABLISHMENT.**

22 (A) *IN GENERAL*.

23 THE CITY SHALL MAINTAIN AN EMPLOYEE AND RETIREE HEALTH BENEFITS PROGRAM.

24 (B) *ADMINISTRATION*.

25 THE PROGRAM SHALL BE ADMINISTERED BY THE BALTIMORE CITY DEPARTMENT OF  
26 HUMAN RESOURCES, IN CONJUNCTION WITH THE CITY HIC.

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1 (C) *REQUIRED COVERAGE.*

2 THE PROGRAM SHALL INCLUDE THE FOLLOWING COVERAGE FOR ALL PARTICIPANTS:

3 (1) COMPREHENSIVE MEDICAL CARE; AND

4 (2) PRESCRIPTION DRUGS.

5 (D) *OPTIONAL COVERAGE.*

6 THE PROGRAM MAY INCLUDE:

7 (1) DENTAL COVERAGE;

8 (2) VISION COVERAGE; AND

9 (3) OTHER COVERAGE RELATED TO A PARTICIPANT'S HEALTH.

10 **§ 11-3. HIC; MEMBERSHIP.**

11 (A) *IN GENERAL.*

12 THE HIC SHALL BE COMPOSED OF:

13 (1) CITY APPOINTEES;

14 (2) EXCLUSIVE EMPLOYEE REPRESENTATIVES; AND

15 (3) RETIREE REPRESENTATIVES.

16 (B) *MEMBERSHIP.*

17 THE HIC SHALL INCLUDE THE FOLLOWING MEMBERS:

18 (1) 1 MEMBER APPOINTED BY EACH EXCLUSIVE EMPLOYEE ORGANIZATION;

19 (2) 1 MEMBER APPOINTED BY THE MANAGERIAL AND PROFESSIONAL SOCIETY OF  
20 BALTIMORE, INC. ("MAPS");

21 (3) 1 MEMBER APPOINTED BY THE BALTIMORE CITY RETIREES' ASSOCIATION IN  
22 CONSULTATION WITH THE EXCLUSIVE EMPLOYEE ORGANIZATION;

23 (4) 1 MEMBER APPOINTED BY EACH OF THE FOLLOWING CITY AGENCIES:

24 (I) OFFICE OF THE LABOR COMMISSIONER;

25 (II) DIVISION OF EMPLOYEE BENEFITS IN THE DEPARTMENT OF HUMAN  
26 RESOURCES;

27 (III) DEPARTMENT OF FINANCE; AND

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1 (IV) OFFICE OF THE MAYOR;

2 (5) A PROFESSIONAL CONSULTANT DESIGNATED JOINTLY BY THE EXCLUSIVE EMPLOYEE  
3 ORGANIZATIONS, MAPS, AND RETIREES ASSOCIATION AS PARTICIPANTS IN THE  
4 HIC; AND

5 (6) A PROFESSIONAL CONSULTANT APPOINTED BY THE CITY.

6 **§ 11-4. HIC; MEETINGS.**

7 (A) *IN GENERAL.*

8 THE HIC SHALL MEET AT THE REQUEST OF THE EXCLUSIVE EMPLOYEE ORGANIZATIONS,  
9 MAPS, AND RETIREES NO MORE THAN 4 TIMES IN EACH CALENDAR YEAR.

10 (B) *MANDATORY MEETINGS: NEXT PLAN YEAR.*

11 THE HIC SHALL MEET AT LEAST TWICE BETWEEN THE MONTHS OF JUNE AND SEPTEMBER  
12 TO DISCUSS:

13 (1) THE FISCAL AND BENEFIT OUTCOMES OF THE IMMEDIATE PAST PLAN YEAR;

14 (2) HEALTH BENEFIT OPTIONS FOR THE NEXT PLAN YEAR;

15 (3) MARGIN AND OTHER FACTORS CONSIDERED FOR PRICING OF THE NEXT PLAN YEAR;  
16 AND

17 (4) PREMIUM RATES FOR THE NEXT PLAN YEAR.

18 (C) *CITY REQUESTS FOR MEETINGS.*

19 THE CITY MAY REQUEST A MEETING OF THE HIC BY PROVIDING WRITTEN NOTICE TO  
20 EMPLOYEE, MAPS, AND RETIREE MEMBERS OF THE HIC THROUGH THEIR PROFESSIONAL  
21 CONSULTANT AT LEAST 10 BUSINESS DAYS IN ADVANCE OF A PROPOSED MEETING.

22 (D) *AGENDA.*

23 FOLLOWING A REQUEST FOR A MEETING, THE PARTY THAT MADE THE REQUEST MUST  
24 FURNISH A COPY OF A PROPOSED AGENDA FOR THE MEETING TO THE LABOR  
25 COMMISSIONER AND TO THE PROFESSIONAL CONSULTANTS ON THE HIC NO LATER THAN  
26 ONE WEEK BEFORE THE MEETING.

27 (E) *MEETING CONTINUATION.*

28 HIC MEETINGS MAY BE ADJOURNED BY MUTUAL CONSENT AND CONTINUED TO  
29 SUBSEQUENT TIMELY DATES TO ENABLE THE CITY TO FULFILL REQUESTS FOR:

30 (1) DOCUMENTS;

31 (2) INFORMATION;

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1 (3) DATA; AND

2 (4) OTHER RELEVANT MATERIALS REQUESTED BY EXCLUSIVE EMPLOYEE  
3 ORGANIZATIONS, MAPS, AND RETIREE PARTICIPANTS IN THE HIC.

4 **§ 11-5. ADMINISTRATION OF PROGRAM.**

5 (A) *MANDATORY MEETINGS: ANNUAL DATA.*

6 THE HIC SHALL MEET AT LEAST 3 TIMES PER CALENDAR YEAR TO REVIEW AND DISCUSS:

7 (1) THE ANNUALLY-ACCOUNTED RECEIPTS, DISBURSEMENTS, AND INCURRED BUT NOT  
8 REPORTED RESERVES FOR EACH CITY-SPONSORED PLAN;

9 (2) COST CONTAINMENT AND EFFICIENCIES; AND

10 (3) DATA FOR EACH HEALTH BENEFIT AND OTHER PLAN FOR ACTIVE CITY EMPLOYEES,  
11 AS DEFINED IN THIS SUBTITLE.

12 (B) *ARBITRATION REQUIREMENT.*

13 ANY DISPUTE ABOUT THE MEANING OR APPLICATION OF ANY PART OR PROVISION OF THIS  
14 SUBTITLE, OR ANY DISAGREEMENT ABOUT THE DENIAL BENEFITS OR PREMIUMS CHARGED  
15 TO ANY PARTICIPANT SHALL BE SUBJECT TO FINAL AND BINDING ARBITRATION, IF A  
16 DEMAND FOR ARBITRATION IS SUBMITTED UPON THE JOINT DEMAND OF EITHER:

17 (1) THE EXCLUSIVE EMPLOYEE ORGANIZATIONS FOR A MAJORITY OF CITY EMPLOYEES  
18 COVERED UNDER ARTICLE 12. MUNICIPAL LABOR RELATIONS OF THE BALTIMORE  
19 CITY CODE; OR

20 (2) A MAJORITY OF THE NUMBER OF EXCLUSIVE EMPLOYEE ORGANIZATIONS UNDER  
21 ARTICLE 12. MUNICIPAL LABOR RELATIONS OF THE BALTIMORE CITY CODE.

22 (C) *ARBITRATOR QUALIFICATIONS.*

23 ONCE A DEMAND FOR ARBITRATION IS SUBMITTED, ARBITRATION SHALL BE CONDUCTED  
24 BETWEEN THE ORGANIZATIONS AND THE CITY BEFORE AN ARBITRATOR WHO IS:

25 (1) A MEMBER OF THE NATIONAL ACADEMY OF ARBITRATORS; AND

26 (2) SELECTED FROM A LIST OF 9 ARBITRATORS FURNISHED UPON REQUEST BY EITHER:

27 (I) THE FEDERAL MEDIATION CONCILIATION SERVICE; OR

28 (II) THE AMERICAN ARBITRATION ASSOCIATION.

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1 (D) *ARBITRATOR SELECTION.*

2 THE ARBITRATOR DESCRIBED IN SUBSECTION (C) OF THIS SECTION SHALL BE SELECTED  
3 FROM THE FURNISHED LIST BY THE MEANS OF THE PARTIES ALTERNATELY STRIKING  
4 CANDIDATES FROM THE LIST.

5 (E) *ARBITRATION AWARD.*

6 A FINAL WRITTEN ARBITRATION AWARD SHALL BE:

7 (1) SUBJECT TO REVIEW BY THE CIRCUIT COURT FOR BALTIMORE CITY UPON THE  
8 FILING OF A PETITION TO:

9 (I) AFFIRM;

10 (II) MODIFY; OR

11 (III) VACATE; AND

12 (2) SUBJECT TO FURTHER REVIEW ON APPEAL UNDER THE MARYLAND UNIFORM  
13 ARBITRATION ACT.

14 **§ 11-6. REQUESTS FOR INFORMATION.**

15 (A) *IN GENERAL.*

16 THE EXCLUSIVE EMPLOYEE ORGANIZATIONS, MAPS, AND RETIREES MAY REQUEST  
17 INFORMATION AND DATA RELATED TO THE EMPLOYEE AND RETIREE HEALTH BENEFITS  
18 PROGRAM.

19 (B) *CITY TO HONOR REQUESTS.*

20 THE CITY SHALL HONOR AND RESPOND TO A REQUEST DESCRIBED UNDER SUBSECTION (A)  
21 OF THIS SECTION.

22 (C) *REQUEST FOR INFORMATION; FORMAT AND DELIVERY.*

23 A REQUEST FOR INFORMATION SHALL BE DELIVERED IN AN EMAIL ADDRESSED TO THE  
24 DIRECTOR AND CHIEF HUMAN CAPITAL OFFICER OF THE CITY DEPARTMENT OF HUMAN  
25 RESOURCES, WITH COPIES SENT TO THE CITY DIRECTOR OF FINANCE AND OFFICE OF THE  
26 LABOR COMMISSIONER.

27 (D) *DELIVERY OF INFORMATION.*

28 (1) *IN GENERAL.*

29  
30 THE DOCUMENTS, INFORMATION, AND DATA PROVIDED TO THE HIC AS A RESPONSE TO  
31 A REQUEST MADE UNDER SUBSECTION (A) OF THIS SECTION SHALL BE PROVIDED IN A  
32 FORMAT ORGANIZED BY EACH HEALTH BENEFIT PLAN OFFERED.

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1           (2) *SEPARATE DISCLOSURE.*

2           WHEN REQUESTED, THE DOCUMENTS, INFORMATION, AND DATA PROVIDED SHALL  
3           INCLUDE SEPARATE DISCLOSURE OF REVENUES, CLAIMS, AND EXPENSES FOR:

4                   (I) ACTIVE EMPLOYEES;

5                   (II) PRE-MEDICARE-ELIGIBLE RETIREES;

6                   (III) MEDICARE-ELIGIBLE RETIREES;

7                   (IV) SPOUSES OF EMPLOYEES AND RETIREES; AND

8                   (V) DEPENDENTS OF EMPLOYEES AND RETIREES.

9           (E) RESTRICTION OF INFORMATION.

10           (1) *WITHHOLDING OF REQUESTED MATERIALS BARRED.*

11           DOCUMENTS, INFORMATION, AND DATA REQUESTED UNDER THE AUTHORITY OF THIS  
12           SUBTITLE MAY NOT BE UNREASONABLY WITHHELD FROM DISCLOSURE TO EMPLOYEE,  
13           MAPS, AND RETIREE REPRESENTATIVES.

14           (2) *UNREASONABLE DELAY OF COMMUNICATION.*

15           THE PRODUCTION OF DOCUMENTS, INFORMATION, AND DATA REQUESTED UNDER THE  
16           AUTHORITY OF THIS SUBTITLE MAY NOT BE UNREASONABLY DELAYED BY ANY CITY  
17           AGENCY OR CITY VENDOR.

18  
19           (3) *COMPLAINTS.*

20           ANY COMPLAINT REGARDING THE CONTENT OR TIMING OF THE CITY’S OR CITY  
21           VENDOR’S RESPONSE TO A REQUEST MADE UNDER THE AUTHORITY OF THIS SUBTITLE  
22           SHALL BE BROUGHT TO THE ATTENTION OF THE LABOR COMMISSIONER WHO SHALL  
23           ATTEMPT TO RESOLVE THE ISSUE WITHIN A REASONABLE TIME FRAME.

24           (4) *PUBLIC INFORMATION ACT.*

25           ACCESS TO DATA AND DOCUMENTS GRANTED TO THE HIC UNDER THIS SECTION SHALL  
26           BE IN ADDITION TO ANY RIGHTS OR REMEDIES CONFERRED UNDER THE MARYLAND  
27           PUBLIC INFORMATION ACT.

28           **§ 11-7. ANNUAL PROVIDER REPORTS.**

29           (A) *IN GENERAL.*

30           FOLLOWING THE CONCLUSION OF EACH PLAN YEAR, THE CITY SHALL ORDER AN ANNUAL  
31           PROVIDER REPORT TO BE PREPARED FOR EACH BENEFIT PLAN OFFERED UNDER THE  
32           PROGRAM.

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1 (B) *INCLUDED DEMOGRAPHICS.*

2 A PROVIDER REPORT REQUIRED UNDER SUBSECTION (A) OF THIS SECTION MUST COVER:

- 3 (1) CURRENT EMPLOYEES;
- 4 (2) PRE-MEDICARE ELIGIBLE RETIREES;
- 5 (3) MEDICARE-COVERED RETIREES;
- 6 (4) SPOUSES OF CITY EMPLOYEES OR RETIRED CITY EMPLOYEES; AND
- 7 (5) DEPENDENTS OF CITY EMPLOYEES OR RETIRED CITY EMPLOYEES.

8 (C) *INCLUDED PLANS.*

9 THE CITY SHALL ORDER AND PREPARE AN ANNUAL PROVIDER REPORT FOR EACH HEALTH  
10 BENEFIT PLAN OFFERED UNDER THE PROGRAM, WITHOUT REGARD TO WHETHER A PLAN IS  
11 VENDOR-INSURED OR CITY SELF-INSURED.

12 (D) *CONTENTS.*

13 AN ANNUAL PROVIDER REPORT SHALL INCLUDE INFORMATION FROM THE PRIOR PLAN  
14 YEAR, INCLUDING:

- 15 (1) ENROLLMENT DATA;
- 16 (2) DATA RELATING TO CLAIMS, INCLUDING CLAIMS EXCEEDING \$75,000; AND
- 17 (3) ANY OTHER RELEVANT INFORMATION ABOUT THE HEALTH BENEFIT PLAN'S:
  - 18 (I) STATUS;
  - 19 (II) BENEFIT DELIVERY; AND
  - 20 (III) FISCAL OUTCOME.

21 (E) *PROVISION OF ANNUAL PROVIDER REPORT.*

22 (1) *IN GENERAL.*

23 WHEN AN ANNUAL PROVIDER REPORT BECOMES AVAILABLE, THE CITY SHALL FURNISH  
24 A COPY OF EACH ANNUAL PROVIDER REPORT TO:

- 25 (I) THE EXCLUSIVE EMPLOYEE ORGANIZATIONS;
- 26 (II) MAPS;
- 27 (III) THE RETIREE REPRESENTATIVES; AND
- 28

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1 (IV) THEIR CONSULTANT.

2 (2) *DEADLINE.*

3 NO LATER THAN JUNE 15 OF EACH CALENDAR YEAR, EACH ANNUAL PROVIDER REPORT  
4 SHALL BE FURNISHED TO:

5 (I) THE EXCLUSIVE EMPLOYEE ORGANIZATIONS;

6 (II) MAPS;

7 (III) THE RETIREE REPRESENTATIVES; AND

8 (IV) THEIR CONSULTANT.  
9

10 (F) *ANNUAL PROVIDER REPORTS TO BE DISCUSSED.*

11 ONE OF THE HIC MEETINGS CONDUCTED BETWEEN JUNE AND SEPTEMBER OF EACH  
12 CALENDAR YEAR SHALL BE USED TO DISCUSS THE ANNUAL PROVIDER REPORTS FOR THE  
13 PAST PLAN YEAR.

14 **§ 11-8. PREMIUMS AND PREMIUM EQUIVALENTS.**

15 (A) *ANNUAL REPORT.*

16 (1) *IN GENERAL.*

17 AFTER THE CITY RECEIVES FROM ITS CONSULTANT THE PROJECTED PREMIUMS AND  
18 PROJECTED PREMIUM EQUIVALENT RATES FOR THE UPCOMING PLAN YEAR, THE CITY  
19 SHALL RELEASE TO THE CONSULTANT FOR THE EXCLUSIVE EMPLOYEE ORGANIZATIONS,  
20 MAPS, AND RETIREES:

21 (I) THE FORMULA, METHODS, AND DATA USED BY THE CITY'S CONSULTANT TO  
22 BUILD RATE PROJECTIONS FOR THE ENSUING PLAN YEAR;

23 (II) A REPORT CONTAINING THE PROJECTED PREMIUMS AND PREMIUM EQUIVALENT  
24 RATES FOR EACH PROVIDER PLAN WITHIN THE PROGRAM FOR THE UPCOMING  
25 PLAN YEAR, INCLUDING:

26 (A) SELF-INSURED PLANS; AND

27 (B) VENDOR-INSURED PLANS; AND

28 (III) ANY AVAILABLE SUPPORTING DATA.

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1 (B) *REQUEST FOR MEETING.*

2 (1) *IN GENERAL.*

3 THE EXCLUSIVE EMPLOYEE ORGANIZATIONS, MAPS, AND RETIREES OR THEIR  
4 CONSULTANT MAY REQUEST A MEETING WITH THE CITY OR CITY'S CONSULTANT  
5 CONCERNING THE PROPOSED PREMIUM OR PREMIUM EQUIVALENT RATES.

6 (2) *REQUEST TIMELINE.*

7 THE EXCLUSIVE EMPLOYEE ORGANIZATIONS, MAPS, AND RETIREES MUST REQUEST A  
8 MEETING DESCRIBED IN PARAGRAPH (1) OF THIS SUBSECTION:

9 (I) IN WRITING;

10 (II) NO LATER THAN 15 DAYS FOLLOWING THE DISCLOSURE OF THE PROPOSED  
11 RATES; AND

12 (III) NO LATER THAN SEPTEMBER 10, PROVIDED THAT THE ANNUAL REPORT  
13 REQUIRED BY THIS SECTION IS DELIVERED TO THE EXCLUSIVE EMPLOYEE  
14 ORGANIZATIONS, MAPS, RETIREES, AND THEIR CONSULTANT PRIOR TO  
15 AUGUST 25.

16 (3) *MEETING TIMELINE.*

17 THE MEETING DESCRIBED IN PARAGRAPH (1) OF THIS SUBSECTION SHALL BE HELD AT  
18 LEAST 15 DAYS PRIOR TO THE SUBMISSION OF THE PROPOSED RATES TO THE BOARD OF  
19 ESTIMATES.

20 (4) *CITY'S RESPONSE TIMELINE.*

21 AT LEAST 10 DAYS BEFORE THE SUBMISSION OF THE PROPOSED RATES TO THE BOARD  
22 OF ESTIMATES, THE CITY SHALL CONSIDER AND RESPOND IN WRITING TO THE  
23 EXCLUSIVE EMPLOYEE ORGANIZATIONS, MAPS, RETIREES, AND THEIR CONSULTANT  
24 REGARDING THE PROPOSED RATES.

25 **§ 11-9. COLLECTIVE BARGAINING.**

26 (A) *IN GENERAL.*

27 THE FOLLOWING ARE SUBJECTS OF COLLECTIVE BARGAINING UNDER ARTICLE 12.  
28 {"MUNICIPAL LABOR RELATIONS"} OF THE BALTIMORE CITY CODE AND CITY CHARTER  
29 ARTICLE II §§ 55(A) AND (B):

30 (1) HEALTH BENEFIT OPTIONS OFFERED OR PROPOSED UNDER THE PROGRAM;

31 (2) EMPLOYER-EMPLOYEE AND EMPLOYER-RETIREE CONTRIBUTIONS PROPOSED TO  
32 SUSTAIN HEALTH BENEFIT OPTIONS OFFERED UNDER THE PROGRAM; AND

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1 (3) COMPONENTS OF THE HEALTH BENEFIT PLANS THAT, UNDER THIS SUBTITLE, ARE  
2 AVAILABLE TO OR PROPOSED FOR:

3 (I) EMPLOYEES AND RETIREES;

4 (II) ELIGIBLE SPOUSES OF EMPLOYEES AND RETIREES; AND

5 (III) ELIGIBLE DEPENDENTS OF EMPLOYEES AND RETIREES.

6 (B) *TIMELINE.*

7 COLLECTIVE BARGAINING CONCERNING THE FOLLOWING SHALL BE CONDUCTED AND  
8 COMPLETED WITH ALL EXCLUSIVE EMPLOYEE ORGANIZATIONS AND MAPS AT LEAST 90  
9 DAYS PRIOR TO THE RELEASE OF PLAN ENROLLMENT DOCUMENTS COVERING ACTIVE  
10 EMPLOYEES AND RETIREES FOR A NEW PLAN YEAR:

11 (1) HEALTH BENEFIT OPTIONS OFFERED UNDER THE PROGRAM;

12 (2) EMPLOYER-EMPLOYEE AND EMPLOYER-RETIREE CONTRIBUTIONS TO HEALTH  
13 BENEFIT OPTIONS OFFERED UNDER THE PROGRAM; AND

14 (3) COMPONENTS OF THE HEALTH BENEFIT PLANS.

15 (C) *PREMIUMS AND PREMIUM-EQUIVALENT CHARGES.*

16 AFTER THE DATE OF A RETIREE'S PERMANENT SEPARATION FROM CITY EMPLOYMENT, NO  
17 PREMIUM OR PREMIUM-EQUIVALENT CHARGES, NOR THE RETIREE'S RESPECTIVE SHARE  
18 THEREOF UNDER THE GRADUATED RETIREE CONTRIBUTION SCHEDULE, MAY BE CHANGED  
19 FOR THE FOLLOWING INDIVIDUALS:

20 (1) A RETIREE;

21 (2) THE SPOUSE OF A RETIREE; AND

22 (3) THE DEPENDENT OF A RETIREE.

23 (D) *PROGRAM INFORMATION: UNREASONABLE DENIAL AND DELAY.*

24 THE CITY AND EACH OF ITS CONSTITUENT UNITS MAY NOT UNREASONABLY DENY OR  
25 DELAY DISCLOSURE OF INFORMATION, DATA, AND DOCUMENTS REQUESTED ABOUT THE  
26 PROGRAM BEFORE AND DURING COLLECTIVE BARGAINING OVER:

27 (1) PLAN SUBSIDIES;

28 (2) PLAN BENEFIT OPTIONS; AND

29 (3) ANY OTHER COMPONENTS OF ANY:

30 (I) HEALTH BENEFIT PLANS;

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1 (II) PRESCRIPTION DRUG PLANS; OR

2 (III) PLANS FOR OTHER SERVICES.

3 **§ 11-10. GAIN AND LOSS STATEMENT.**

4 (A) *IN GENERAL.*

5 ONCE A YEAR, THE CITY SHALL PROVIDE A GOOD FAITH OPERATING GAIN AND LOSS  
6 STATEMENT FOR:

7 (1) EACH SELF-INSURED HEALTH BENEFIT PLAN;

8 (2) EACH INSURED HEALTH BENEFIT PLAN; AND

9 (3) ANY OTHER PLAN OFFERED BY THE CITY UNDER THE PROGRAM.

10 (B) *FORM AND TIME LINE.*

11 THE GAIN AND LOSS STATEMENT REQUIRED UNDER SUBSECTION (A) OF THIS SECTION  
12 SHALL BE:

13 (1) PROVIDED FOLLOWING THE CLOSE OF EACH PLAN YEAR;

14 (2) PROVIDED ON OR BEFORE MAY 30;

15 (3) CONSISTENT WITH THE GAAP ADOPTED UNDER THE RULES OF GASB; AND

16 (4) PROVIDED TO THE EXCLUSIVE EMPLOYEE ORGANIZATIONS, MAPS, RETIREES AND  
17 THEIR CONSULTANT.

18 (C) *CONTENT.*

19 THE GAIN AND LOSS STATEMENT REQUIRED UNDER SUBSECTION (A) OF THIS SECTION  
20 SHALL ACCOUNT FOR ALL PREMIUM EQUIVALENTS OF THE PLAN FOR THE BENEFIT YEAR, AS  
21 COMPARED TO EXPENDITURES FOR THE PLAN, WHICH INCLUDE:

22 (1) ESTIMATED INCURRED CLAIMS;

23 (2) PREMIUMS PAID;

24 (3) ADMINISTRATIVE FEES;

25 (4) NETWORK FEES;

26 (5) ANY OTHER FEES; AND

27 (6) ANY TAXES.

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1 (D) *SUPPORTING MATERIALS.*

2 (1) *IN GENERAL.*

3 IF REQUESTED BY THE EXCLUSIVE EMPLOYEE ORGANIZATIONS, MAPS, AND RETIREES,  
4 THE CITY SHALL PROVIDE THE DOCUMENTS, INFORMATION, AND DATA CONSIDERED TO  
5 PREPARE THE GAINS AND LOSSES STATEMENT REQUIRED UNDER SUBSECTION (A) OF  
6 THIS SECTION TO:

7 (I) EXCLUSIVE EMPLOYEE ORGANIZATIONS;

8 (II) MAPS;

9 (III) RETIREES; AND

10 (IV) THEIR CONSULTANT.

11 (2) *SEPARATE DISCLOSURES.*

12 TO THE EXTENT THAT SUCH INFORMATION IS COLLECTED IN THE ORDINARY COURSE OF  
13 BUSINESS, THE SUPPORTING MATERIALS SHALL INCLUDE SEPARATE DISCLOSURES OF  
14 REVENUES, CLAIMS, AND EXPENSES FOR:

15 (I) EXCLUSIVE EMPLOYEE ORGANIZATIONS;

16 (II) MAPS;

17 (III) RETIREES; AND

18 (IV) THEIR CONSULTANT.

19 **§ 11-11. FINAL ACCOUNTING.**

20 (A) *IN GENERAL.*

21 NO LATER THAN JUNE 30 OF EACH YEAR, THE CITY SHALL DELIVER A FINAL ACCOUNTING  
22 PREPARED BY THE DIRECTOR TO:

23 (1) EXCLUSIVE EMPLOYEE ORGANIZATIONS;

24 (2) MAPS;

25 (3) RETIREES; AND

26 (4) THEIR CONSULTANT.

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1 (B) *CONTENT.*

2 THE FINAL ACCOUNTING SHALL INCLUDE INFORMATION AND DATA RELATED TO:

- 3 (1) ENROLLMENT;
- 4 (2) CLAIMS;
- 5 (3) ADMINISTRATIVE COSTS;
- 6 (4) USAGE TRENDS; AND
- 7 (5) ANY OTHER DATA NECESSARY TO CALCULATE ANY SURPLUS OR DEFICIT
- 8 EXPERIENCED BY THE PLAN FOR THE IMMEDIATELY PRECEDING PLAN YEAR.

9 (C) *EXCESS REVENUES.*

10 (1) *IN GENERAL.*

11 THE DIRECTOR AND THE CONSULTANT APPOINTED BY THE EXCLUSIVE EMPLOYEE  
12 ORGANIZATION, MAPS, AND RETIREES SHALL MEET IN THE EVENT THAT THE FINAL  
13 ACCOUNTING REPORTS AN EXCESS OF REVENUES OVER COSTS IN THE DIFFERENCE  
14 BETWEEN:

- 15 (I) PREMIUM EQUIVALENTS;
- 16 (II) PREMIUMS;
- 17 (III) OTHER PAYMENTS RECEIVED FROM COVERED:
  - 18 (A) ACTIVE EMPLOYEES;
  - 19 (B) SPOUSES OF ACTIVE EMPLOYEES;
  - 20 (C) DEPENDENTS OF ACTIVE EMPLOYEES;
  - 21 (D) RETIREES;
  - 22 (E) SPOUSES OF RETIREES; AND
  - 23 (F) DEPENDENTS OF RETIREES;
- 24 (IV) VENDOR REBATES AND REMISSIONS; AND
- 25 (V) ALL PLAN COSTS AND EXPENSES INCURRED FOR EACH:
  - 26 (A) INSURED HEALTH BENEFIT PLAN;
  - 27 (B) SELF-INSURED HEALTH BENEFIT PLAN; AND

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1 (C) PRESCRIPTION DRUG PLAN.

2 (2) *MEETING AGENDA.*

3 DURING THE MEETING REQUIRED BY THIS SUBSECTION, THE DIRECTOR AND THE  
4 CONSULTANT SHALL DETERMINE IF:

5 (I) THEY AGREE THAT THE FINDINGS ARE CORRECT;

6 (II) THE FINDINGS ARE BASED ON GAAP; AND

7 (III) THE FINDINGS FOLLOW GASB RULES.

8 (3) *VARIANCE.*

9 DURING THEIR ASSESSMENT OF THE FINDINGS AT THE MEETING REQUIRED BY THIS  
10 SUBSECTION, THE DIRECTOR AND THE CONSULTANT SHALL TAKE INTO ACCOUNT ANY  
11 POSITIVE OR NEGATIVE VARIANCE IN ALL PLANS.

12 (D) *SURPLUS.*

13 (1) *DETERMINATION.*

14 THE PROGRAM'S YEAR-END SURPLUS SHALL BE DETERMINED AND VERIFIED BY  
15 CALCULATING THE DIFFERENCE OF THE CITY'S OBLIGATION FOR PREMIUMS AND  
16 OTHER FUNDS OWED BY THE CITY TO SUPPORT ALL INSURANCE BENEFITS UNDER ANY  
17 ONE OR MORE OF THE PLANS OFFERED BY THE CITY, FROM 1 PLAN YEAR TO THE NEXT.

18 (2) *USE.*

19 THE SURPLUS DESCRIBED UNDER THIS SUBSECTION MAY NOT BE USED BY THE CITY  
20 FOR A PURPOSE OTHER THAN SUSTAINING THE CITY'S HEALTH BENEFIT PLANS.

21 (3) *FUND.*

22 THE PROGRAM'S YEAR-END SURPLUS SHALL BE DEPOSITED IN THE PREMIUM  
23 STABILIZATION FUND CREATED UNDER THIS SUBTITLE.

24 **§ 11-12. PREMIUM STABILIZATION FUND.**

25 (A) *IN GENERAL.*

26 THE CITY SHALL MAINTAIN A PREMIUM STABILIZATION FUND WITHIN THE CITY'S RISK  
27 MANAGEMENT FUND.

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1 (B) *MAINTENANCE.*

2 THE FUND:

3 (1) MAY NOT BE COMMINGLED WITH ANY PART OF THE CITY'S GENERAL OPERATING  
4 FUND;

5 (2) SHALL BE MAINTAINED BY THE CITY FOR THE EXCLUSIVE BENEFIT OF THE  
6 PROGRAM; AND

7 (3) SHALL BE USED ONLY TO ENABLE THE CITY TO DEFRAY A YEAR-END DEFICIT IN THE  
8 HEALTH BENEFIT PLAN ACCOUNTS AFTER:

9 (I) ALL REVENUES, CLAIMS, AND COSTS ARE FULLY ACCOUNTED FOR; AND

10 (II) FULL DISCLOSURE HAS BEEN MADE TO THE:

11 (A) EXCLUSIVE EMPLOYEE ORGANIZATIONS;

12 (B) MAPS;

13 (C) RETIREES; AND

14 (D) THEIR CONSULTANT.

15 (C) *TRANSFER OF SURPLUS.*

16 (1) *IN GENERAL.*

17 THE PROGRAM'S YEAR-END SURPLUS SHALL BE TRANSFERRED INTO THE FUND UNTIL  
18 THE BALANCE OF THE FUND REACHES THE EQUIVALENT OF 2 MONTHS OF MEDICAL AND  
19 PRESCRIPTION DRUG CLAIMS FOR THE PREVIOUS PLAN YEAR.

20 (2) *REPORTING.*

21 THE DIRECTOR SHALL REPORT THE BALANCE OF THE FUND WITHIN 3 TO 6 MONTHS  
22 AFTER THE END OF EACH PLAN YEAR TO THE:

23 (I) EXCLUSIVE EMPLOYEE ORGANIZATIONS;

24 (II) MAPS;

25 (II) RETIREES; AND

26 (III) THEIR CONSULTANT.

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1 (D) *PRICING.*

2 WHEN THE FUND'S BALANCE IS EQUAL TO OR GREATER THAN 2 MONTHS OF PROGRAM  
3 MEDICAL AND PRESCRIPTION DRUG CLAIMS FOR THE MOST RECENT COMPLETED PLAN  
4 YEAR, THE CITY MAY NOT USE MARGIN AS A FACTOR IN THE PRICING OF:

5 (1) PREMIUMS FOR VENDOR INSURED PLANS FOR ACTIVE EMPLOYEES;

6 (2) PREMIUMS FOR VENDOR INSURED PLANS FOR RETIREES;

7 (3) PREMIUM EQUIVALENTS FOR SELF-INSURED BENEFIT PLANS FOR ACTIVE  
8 EMPLOYEES; AND

9 (4) PREMIUM EQUIVALENTS FOR SELF-INSURED BENEFIT PLANS FOR RETIREES.

10 (E) *DISBURSEMENTS.*

11 (1) *APPLICATION BY DIRECTOR.*

12 DISBURSEMENTS FROM THE FUND SHALL BE AUTHORIZED ONLY IF THE BOARD OF  
13 ESTIMATES APPROVES AN APPLICATION BY THE DIRECTOR.

14 (2) *DISCLOSURE TO REPRESENTATIVES.*

15 THIRTY DAYS BEFORE PRESENTING THE APPLICATION DESCRIBED UNDER THIS  
16 SUBSECTION TO THE BOARD OF ESTIMATES, THE DIRECTOR SHALL PROVIDE A COPY OF  
17 THE APPLICATION TO THE:

18 (I) EXCLUSIVE EMPLOYEE ORGANIZATIONS;

19 (II) MAPS;

20 (III) RETIREES; AND

21 (III) THEIR CONSULTANT.

22 (3) *APPLICATION OF SURPLUS AFTER DISBURSEMENT.*

23 IF A DISBURSEMENT FROM THE FUND IS AUTHORIZED BY THE BOARD OF ESTIMATES  
24 DUE TO A PLAN'S YEAR-END DEFICIT, THEN YEAR-END PLAN SURPLUSES IN  
25 SUBSEQUENT PLAN YEARS SHALL BE EXCLUSIVELY APPLIED TO RESTORE THE FUND.

26 **§ 11-13. RETAINED DUTIES AND POWERS OF CITY.**

27 (A) *IN GENERAL.*

28 THE DIRECTOR OF THE DEPARTMENT OF HUMAN RESOURCES SHALL HAVE THE GENERAL  
29 DUTY TO ADMINISTER THE PROGRAM.

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1 (B) *POWERS.*

2 SUBJECT TO THE PROVISIONS OF THIS SUBTITLE, THE DIRECTOR OF THE DEPARTMENT OF  
3 HUMAN RESOURCES OR THE DIRECTOR'S DESIGNEE MAY:

4 (1) PROPOSE THE HEALTH BENEFIT OPTIONS AND DESIGN THE HEALTH BENEFITS PLANS,  
5 WHICH MAY INCLUDE A WELLNESS PROGRAM MADE AVAILABLE TO PARTICIPANTS;

6 (2) PREPARE FORMS AND ESTABLISH PROCEDURES TO BE FOLLOWED IN ORDER TO  
7 OBTAIN HEALTH BENEFITS UNDER THE PROGRAM;

8 (3) DETERMINE THE ELIGIBILITY OF PERSONS TO PARTICIPATE IN THE PROGRAM AND  
9 ITS HEALTH BENEFIT PLANS AND OTHER PLANS BY APPLYING THE PROVISIONS OF  
10 THE PROGRAM GOVERNING SUCH ELIGIBILITY SUBJECT TO THE RIGHT OF PERSONS  
11 TO APPEAL ADVERSE DECISIONS ON ELIGIBILITY THROUGH GRIEVANCE AND  
12 ARBITRATION PROCEDURES ESTABLISHED UNDER THIS SUBTITLE;

13 (4) APPROVE OR SUPERVISE THE APPROVAL OF THE PAYMENT OF CLAIMS FOR HEALTH  
14 AND OTHER BENEFITS;

15 (5) ESTABLISH A PROCESS FOR INTERNAL APPEALS AND EXTERNAL REVIEW OF  
16 DECISIONS ON CLAIMS THAT COMPLIES WITH THE FEDERAL AFFORDABLE CARE  
17 ACT AND SUBSEQUENT STATUTES;

18 (6) REVIEW THE PAYMENT OF CLAIMS FOR HEALTH INSURANCE BENEFITS AND SEEK  
19 RECOVERY OF ANY OVERPAYMENT OF BENEFITS;

20 (7) ESTABLISH THROUGH THE PROCESSES OF COLLECTIVE BARGAINING AVAILABLE  
21 UNDER THIS SUBTITLE HEALTH CARE FLEXIBLE SPENDING ACCOUNTS OR HEALTH  
22 SAVINGS ACCOUNTS AS PART OF THE PROGRAM; AND

23 (8) SUBJECT TO TITLE 4 {"ADMINISTRATIVE PROCEDURE ACT – REGULATIONS"} OF  
24 THE CITY GENERAL PROVISIONS ARTICLE, MAY ADOPT RULES AND REGULATIONS  
25 TO CARRY OUT THIS SUBTITLE, PROVIDED THAT, AT LEAST 60 PRIOR TO TAKING  
26 EFFECT, THE RULES AND REGULATIONS ARE PUBLISHED AND DELIVERED TO:

27 (I) EACH EXCLUSIVE EMPLOYEE ORGANIZATION;

28 (II) MAPS;

29 (III) RETIREES; AND

30 (IV) THEIR CONSULTANT.

31 **SECTION 2. AND BE IT FURTHER ORDAINED,** That this Ordinance takes effect on the 30<sup>th</sup> day  
32 after the date it is enacted.