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Urges and requests the Dept. of Insurance (DOI) to conduct a study of the issue of the extent of coverage of state residents enrolled in individual or employer-sponsored health benefit plans, the proliferation of benefit plans containing high enrollee cost-sharing provisions, and the effects of those plans on enrollees and providers relative to the ability of enrollees to meet those obligations and the amounts that are left as unpaid, as well as the process and timing involved with patients and providers obtaining health benefit deductible accumulation and the timing of claims payment and deductible accumulation within health benefit plans. Further requires DOI to report findings and recommendations to the legislative committees on insurance on or before Jan. 1, 2015.