1	SENATE BILL 370
2	50TH LEGISLATURE - STATE OF NEW MEXICO - FIRST SESSION, 2011
3	INTRODUCED BY
4	George K. Munoz
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10	AN ACT
11	RELATING TO HEALTH INSURANCE; ENACTING THE NEW MEXICO HEALTH
12	INSURANCE EXCHANGE ACT; CREATING THE NEW MEXICO HEALTH
13	INSURANCE EXCHANGE; PROVIDING FOR THE APPOINTMENT, POWERS AND
14	DUTIES OF A BOARD OF DIRECTORS FOR THE EXCHANGE; PROVIDING THE
15	SUPERINTENDENT OF INSURANCE OF THE PUBLIC REGULATION COMMISSION
16	WITH RULEMAKING POWERS RELATING TO THE EXCHANGE; PROVIDING FOR
17	POWERS AND DUTIES OF THE EXCHANGE; PROVIDING FOR QUALIFIED
18	HEALTH PLAN CERTIFICATION; PROVIDING FOR TRANSPARENCY OF
19	EXCHANGE FUNDING AND OPERATIONS; AMENDING AND ENACTING SECTIONS
20	OF THE NMSA 1978; RECONCILING MULTIPLE AMENDMENTS TO THE SAME
21	SECTION OF LAW IN LAWS 2009; DECLARING AN EMERGENCY.
22	
23	BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF NEW MEXICO:
24	SECTION 1. [<u>NEW MATERIAL</u>] SHORT TITLESections 1
25	through 9 of this act may be cited as the "New Mexico Health
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Insurance Exchange Act".

2 SECTION 2. [<u>NEW MATERIAL</u>] DEFINITIONS.--As used in the
3 New Mexico Health Insurance Exchange Act:

4 A. "board" means the board of directors of the5 exchange;

B. "carrier" means a person that is subject to
licensure by the superintendent or subject to the provisions of
the New Mexico Insurance Code and that provides one or more
health benefits or insurance plans in the state;

C. "dependent" means "dependent" as defined in Section 152 of the federal Internal Revenue Code of 1986;

D. "employee" means an individual hired by another individual or entity for a wage or fixed payment in exchange for personal services and who does not provide the services as part of an independent business;

E. "exchange" means the New Mexico health insurance exchange;

F. "health care facility" means an institution that provides health care services, including a hospital or other licensed inpatient center; an ambulatory surgical or treatment center; a skilled nursing center; a residential treatment center; a home health agency; a diagnostic, laboratory or imaging center; and a rehabilitation or other organized therapeutic health setting;

G. "health care provider" means an individual who .182919.3

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 law pursuant to Chapter 61 NMSA 1978 to provide health care in
 the ordinary course of business or practice of a profession;
 H. "health care services finance or coverage
 sector" includes carriers and other health insurance issuers;
 health maintenance or managed care organizations; nonprofit

7 health plans; self-insured group health plans; trade
8 associations of carriers; producers; and health care
9 facilities;

10 I. "member" means a person appointed to the board 11 of directors of the exchange;

J. "Native American" means:

(1) an individual who is a member of anyfederally recognized Indian nation, tribe or pueblo; or

(2) an individual who has been deemed eligible for services and programs provided to Native Americans by the United States public health service or the bureau of Indian affairs;

K. "qualified employer" means a small employer that elects to make its full-time employees, and, at the option of the employer, some or all of its part-time employees, eligible for one or more qualified health plans offered in the small group market through the exchange; provided that the employer:

(1) has its principal place of business in the state and elects to provide coverage through the exchange to.182919.3

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1 all of its eligible employees, wherever employed; or 2 (2) elects to provide coverage through the exchange to all of its eligible employees who are principally 3 employed in the state; 4 "qualified health plan" means health insurance L. 5 coverage or a group health plan that the superintendent has 6 7 certified as meeting the requirements in state and federal law for coverage to be offered through the exchange; 8 "qualified individual" means an individual who: 9 М. seeks to enroll or who participates in a 10 (1) qualified health plan offered through the exchange and who 11 12 meets one of the following residency requirements: (a) the individual is a resident of the 13 14 state and is, and continues to be, legally domiciled and physically residing on a full-time basis in a place of 15 habitation in the state that remains the person's principal 16 residence and from which the person is absent only for a 17 18 temporary or transitory purpose; (b) the individual is a full-time 19 20 student attending an educational institution outside of the state but, prior to attending the educational institution, met 21 the requirements of Subparagraph (a) of this paragraph; 22 (c) the individual is a full-time 23 student attending an institution of higher education located in 24 25 the state; .182919.3 - 4 -

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1 (d) the individual, whether a resident 2 or not, is a dependent; or the individual, whether a resident 3 (e) or not, is an employee of a qualified employer; 4 is not incarcerated at the time of 5 (2) enrollment, other than incarceration pending the disposition of 6 7 charges; and is a citizen or national of the United 8 (3)9 States or an alien lawfully present in the United States, or who is reasonably expected to be a citizen or national of the 10 United States or an alien lawfully present in the United States 11 12 during the entire period for which enrollment in the exchange is sought; 13 "small employer" means a person that is actively 14 Ν. engaged in business that employed an average of at least one 15 but not more than fifty full-time-equivalent employees on 16 business days during the preceding calendar year and that 17 employs at least one employee in the first day of the plan 18 19 year; provided that: 20 (1)the small employer elects to make all full-time employees eligible for one or more qualified health 21 plans offered in the small group market through the exchange; 22 persons that are affiliated persons or (2) 23 that are eligible to file a combined tax return for purposes of 24 state income taxation shall be considered one small employer; 25 .182919.3

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(3) in the case of an employer that was not in
 existence throughout a preceding calendar year, the
 determination of whether the employer is a small employer shall
 be based on the average number of employees that the employer
 is reasonably expected to employ on working days in the current
 calendar year; and

7 (4) the person is not a self-insured entity; 8 and

9 0. "superintendent" means the superintendent of 10 insurance of the insurance division of the public regulation 11 commission.

SECTION 3. [<u>NEW MATERIAL</u>] NEW MEXICO HEALTH INSURANCE EXCHANGE CREATED--BOARD CREATED.--

A. The "New Mexico health insurance exchange" is created as a nonprofit public corporation to provide qualified individuals and qualified employers with increased access to health insurance in the state and shall be governed by a board of directors constituted pursuant to the provisions of the New Mexico Health Insurance Exchange Act. The exchange is a governmental entity for purposes of the Tort Claims Act, and neither the exchange nor the board shall be considered a governmental entity for any other purpose.

B. The "board of directors of the New Mexico health insurance exchange" is created. The board consists of eleven voting members. One voting ex-officio member is the secretary

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1 of human services, the secretary of the human services 2 department's successor in interest responsible for the state's medicaid program or the secretary's designee. One nonvoting 3 ex-officio member is the superintendent or the superintendent's 4 5 designee.

C. While serving on the board, appointed members 6 7 shall not have any affiliation with or any income derived from:

current or active employment as, a 8 (1) 9 contract with or consultation for a health care provider; or

current or active employment in, a 10 (2) contract with or consultation for the health care services 12 finance or coverage sectors.

Each board member and employee of the exchange D. shall have a fiduciary duty to the exchange.

The board shall be composed, as a whole, to Ε. assure representation of the state's Native American population, ethnic diversity, cultural diversity and geographic diversity. Board members shall have demonstrated knowledge or experience in at least one of the following areas:

20 (1) purchasing coverage in the individual market; 21 (2) purchasing coverage in the small employer 22

market;

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health care finance; (3)

(4) health care economics;

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1 health care policy; or (5) 2 (6) the enrollment of underserved residents in 3 health care coverage. Selection of the ten appointed voting members 4 F. shall be as follows: 5 the governor shall appoint three members 6 (1)7 selected from the New Mexico health insurance alliance board of directors who represent qualified employers. If the New Mexico 8 9 health insurance alliance ceases to exist, members appointed by the governor shall be chosen from officers, general partners or 10 proprietors of qualified employers; 11 12 (2) the superintendent shall appoint three members selected from the New Mexico medical insurance pool 13 board of directors, who shall represent individual consumers in 14 the health insurance market. If the New Mexico medical 15 insurance pool ceases to exist, members appointed by the 16 superintendent shall be chosen from among the following, each 17 of whom shall be a resident of the state: 18 19 (a) individuals who are not 20 professionally affiliated with a carrier; and individuals who have purchased (b) 21 coverage in the exchange; and 22 the New Mexico legislative council shall 23 (3) appoint four members. 24 The members selected from the New Mexico health G. 25 .182919.3 - 8 -

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insurance alliance board and the New Mexico medical insurance pool board shall have terms that coincide with terms of membership on their respective originating boards. The members selected by the New Mexico legislative council shall have initial terms chosen by lot as follows: two shall serve four-year terms and two shall serve three-year terms. Thereafter, members shall serve three-year terms.

8 H. A member shall serve until the member's9 successor is appointed by the respective appointing authority.

I. The board shall operate consistent with provisions of the Governmental Conduct Act, the Inspection of Public Records Act, the Financial Disclosure Act and the Open Meetings Act and shall not be subject to the Procurement Code or the Personnel Act.

J. A majority of members constitutes a quorum. The board may allow members to attend meetings by telephone or other electronic media. A decision by the board requires a quorum and a majority of members in attendance voting in favor of the decision.

K. Within sixty days of the effective date of the New Mexico Health Insurance Exchange Act, the superintendent shall convene the organizational meeting of the board, during which the board shall elect a chair and vice chair from among its members. Thereafter, every three years the board shall elect in open meeting a chair and vice chair from among its

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members. The chair and vice chair shall serve no more than two consecutive three-year terms as chair and vice chair.

L. A vacancy on the board shall be filled by appointment by the original appointing authority for the remainder of the member's unexpired term.

M. A member may be removed from the board by a majority vote of the members. The board shall set standards for attendance and may remove a member for lack of attendance, neglect of duty or malfeasance in office. A member shall not be removed without proceedings consisting of at least one ten-day notice of hearing and an opportunity to be heard. Removal proceedings shall be before the board and in accordance with procedures adopted by the board.

N. Appointed members may receive per diem and mileage in accordance with the Per Diem and Mileage Act, subject to the travel policy set by the board. Appointed members shall receive no other compensation, perquisite or allowance.

O. The board shall meet at the call of the chair and no less often than once per calendar quarter. There shall be at least seven days' notice given to members prior to any meeting. There shall be sufficient notice provided to the public prior to meetings consistent with the Open Meetings Act.

P. The board shall create, make appointments to and duly consider recommendations of an advisory committee or

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1 committees made up of stakeholders, including carriers, health 2 care consumers, health care providers, health care practitioners, brokers, qualified employer representatives and 3 advocates for low-income or underserved residents. 4 5 0. The board shall create an advisory committee made up of Native Americans to guide the implementation of the 6 7 Native-American-specific provisions of the federal Patient Protection and Affordable Care Act and the federal Indian 8 9 Health Care Improvement Act. SECTION 4. [NEW MATERIAL] BOARD OF DIRECTORS--10 POWERS. -- The board may: 11 12 Α. seek and receive grant funding from federal, 13 state or local governments or private philanthropic 14 organizations to defray the costs of operating the exchange; generate funding, including but not limited to, 15 B. charging assessments or fees, to support its operations in 16 accordance with provisions of the New Mexico Health Insurance 17 18 Exchange Act; 19 C. create ad hoc advisory councils; 20 D. request assistance from other boards, commissions, departments, agencies and organizations as 21 necessary to provide appropriate expertise to accomplish the 22 exchange's duties; 23 Ε. enter into contracts with persons or other 24 25 organizations as necessary or proper to carry out the .182919.3 - 11 -

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provisions and purposes of the New Mexico Health Insurance 2 Exchange Act, including the authority to contract or employ staff for the performance of administrative, legal, actuarial, 3 accounting and other functions;

F. enter into contracts with similar exchanges of other states for the joint performance of common administrative functions; provided that no contractor shall be a carrier;

G. enter into information-sharing agreements with federal and state agencies and other state exchanges to carry out its responsibilities; provided that these agreements include adequate protections of the confidentiality of the information to be shared and comply with all state and federal laws and regulations;

sue or be sued or otherwise take any necessary н. or proper legal action in the execution of its duties and powers;

I. appoint board committees, which may include non-board members, to provide technical assistance in the operation of the exchange and any other function within the authority of the exchange; and

conduct periodic audits to assure the general J. accuracy of the financial data submitted to the exchange.

SECTION 5. [NEW MATERIAL] PLAN OF OPERATION .--

Α. The board shall submit a plan of operation, and any necessary amendments to the plan, to the superintendent

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with any provisions to ensure the fair, reasonable and equitable administration of the exchange.

The superintendent shall, after notice and 3 Β. hearing, approve the plan of operation, provided it is 4 determined to ensure fair, reasonable and equitable 5 administration of the exchange. The plan of operation shall 6 7 become effective upon the superintendent's written approval. If the board fails to submit a plan of operation within one 8 9 hundred eighty days after the appointment of the board, or at any time thereafter fails to submit amendments to the plan of 10 operation that the superintendent deems necessary, the 11 12 superintendent shall, after notice and hearing, adopt and promulgate rules the superintendent deems necessary or 13 advisable to effectuate the provisions of the New Mexico Health 14 Insurance Exchange Act. Rules promulgated by the 15 superintendent shall continue in force until modified by the 16 superintendent or superseded by a subsequent plan of operation 17 submitted by the board and approved by the superintendent. 18

C. The plan of operation shall:

(1) establish procedures to implement the provisions of the New Mexico Health Insurance Exchange Act, consistent with state and federal law, including determination of which qualified health plans will be offered through the exchange;

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(2)

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establish procedures for handling and

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1 accounting for the exchange's assets and money; 2 establish regular times and meeting places (3) 3 for meetings of the board; establish a program to publicize the 4 (4) existence of the exchange, the qualified health plans, the 5 eligibility requirements and procedures for enrollment in an 6 7 approved health plan and to maintain public awareness of the 8 exchange; 9 (5) establish consumer complaint and grievance procedures for issues raised with the exchange; 10 establish procedures for alternative (6) 11 12 dispute resolution between the exchange and contractors or 13 carriers; establish conflict of interest policies 14 (7) and procedures; and 15 contain additional provisions necessary (8) 16 and proper for the execution of the powers and duties of the 17 18 board. [NEW MATERIAL] BOARD DUTIES--REPORTING.--The 19 SECTION 6. 20 board shall: between July 1, 2011 and January 1, 2014 provide 21 Α. quarterly reports to the legislature, the governor and the 22 superintendent on the implementation of the exchange and report 23 annually and upon request thereafter; 24 by July 1, 2013 provide recommendations to the 25 Β. .182919.3

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C. keep an accurate accounting of all of the activities, receipts and expenditures of the exchange and submit this information annually to the superintendent and as required by federal law to the federal secretary of health and human services:

D. beginning with the first year of operation in 10 which access to health insurance coverage is provided, obtain 12 an annual audit of the exchange's operations from an independent certified public accountant; 13

Ε. cooperate with the medical assistance division of the human services department, or its successor in interest, to share information and facilitate transitions in enrollment between the exchange and medicaid, the state children's health insurance program or any other state public health coverage program;

F. publish the administrative costs of the exchange as required by state or federal law; and

G. discharge those duties required to implement and operate the exchange in accordance with the provisions of the New Mexico Health Insurance Exchange Act consistent with state and federal law.

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SECTION 7. [<u>NEW MATERIAL</u>] RULES.--The superintendent shall:

A. adopt rules that implement the provisions of the New Mexico Health Insurance Exchange Act; and

B. adopt any other rules the superintendent deems necessary in order to carry out the provisions of the New Mexico Health Insurance Exchange Act.

SECTION 8. [<u>NEW MATERIAL</u>] EXEMPTION.--The exchange is exempt from payment of all fees and all taxes levied by this state or any of its political subdivisions.

SECTION 9. [<u>NEW MATERIAL</u>] FUNDING.--The exchange shall be the designated entity for the state to receive any federal funds allocated, appropriated or granted to the state for purposes of funding the planning, implementation or operation of a health insurance exchange.

SECTION 10. [NEW MATERIAL] COOPERATION WITH THE NEW MEXICO HEALTH INSURANCE EXCHANGE.--The medical assistance division of the human services department, or its successor in interest, shall cooperate with the New Mexico health insurance exchange to share information and facilitate transitions in enrollment between the exchange and medicaid, the state children's health insurance program or any other state public health coverage program.

SECTION 11. Section 41-4-3 NMSA 1978 (being Laws 1976, Chapter 58, Section 3, as amended by Laws 2009, Chapter 8, .182919.3 - 16 -

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1	Section 2 and by Laws 2009, Chapter 129, Section 2 and also by
2	Laws 2009, Chapter 249, Section 2) is amended to read:
3	"41-4-3. DEFINITIONSAs used in the Tort Claims Act:
4	A. "board" means the risk management advisory
5	board;
6	B. "governmental entity" means the state or any
7	local public body as defined in Subsections C and H of this
8	section;
9	C. "local public body" means all political
10	subdivisions of the state and their agencies, instrumentalities
11	and institutions and all water and natural gas associations
12	organized pursuant to Chapter 3, Article 28 NMSA 1978;
13	D. "law enforcement officer" means a full-time
14	salaried public employee of a governmental entity, or a
15	certified part-time salaried police officer employed by a
16	governmental entity, whose principal duties under law are to
17	hold in custody any person accused of a criminal offense, to
18	maintain public order or to make arrests for crimes, or members
19	of the national guard when called to active duty by the
20	governor;
21	E. "maintenance" does not include:
22	(1) conduct involved in the issuance of a
23	permit, driver's license or other official authorization to use
24	the roads or highways of the state in a particular manner; or
25	(2) an activity or event relating to a public
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	1	building or public housing project that was not foreseeable;
	2	F. "public employee" means an officer, employee or
	3	servant of a governmental entity, excluding independent
	4	contractors except for individuals defined in Paragraphs (7),
	5	(8), (10), (14) and (17) of this subsection, or of a
	6	corporation organized pursuant to the Educational Assistance
	7	Act, the Small Business Investment Act or the Mortgage Finance
	8	Authority Act or a licensed health care provider, who has no
	9	medical liability insurance, providing voluntary services as
	10	defined in Paragraph (16) of this subsection and including:
	11	(1) elected or appointed officials;
	12	(2) law enforcement officers;
	13	(3) persons acting on behalf or in service of
	14	a governmental entity in any official capacity, whether with or
	15	without compensation;
	16	(4) licensed foster parents providing care for
<u>new</u> delete	17	children in the custody of the human services department,
<u>new</u> del	18	corrections department or department of health, but not
	19	including foster parents certified by a licensed child
<u>eri</u> e ria]	20	placement agency;
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red ted 1	22	established pursuant to the Adult Community Corrections Act;
<u>rscc</u> cket	23	(6) members of state or local selection panels
<u>unde</u> [bra	24	established pursuant to the Juvenile Community Corrections Act;
	25	(7) licensed medical, psychological or dental
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1 arts practitioners providing services to the corrections 2 department pursuant to contract; (8) members of the board of directors of the 3 4 New Mexico medical insurance pool; individuals who are members of medical (9) 5 review boards, committees or panels established by the 6 7 educational retirement board or the retirement board of the public employees retirement association; 8 9 (10)licensed medical, psychological or dental arts practitioners providing services to the children, youth 10 and families department pursuant to contract; 11 12 (11) members of the board of directors of the New Mexico educational assistance foundation: 13 (12) members of the board of directors of the 14 New Mexico student loan guarantee corporation; 15 (13) members of the New Mexico mortgage 16 finance authority; 17 (14) volunteers, employees and board members 18 19 of court-appointed special advocate programs; members of the board of directors of the 20 (15) New Mexico small business investment corporation; 21 (16) health care providers licensed in New 22 Mexico who render voluntary health care services without 23 compensation in accordance with rules promulgated by the 24 secretary of health. The rules shall include requirements for 25 .182919.3 - 19 -

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the types of locations at which the services are rendered, the allowed scope of practice and measures to ensure quality of care; [and]

4 (17) an individual while participating in the
5 state's adaptive driving program and only while using a
6 special-use state vehicle for evaluation and training purposes
7 in that program; and

(18) the staff and members of the board of directors of the New Mexico health insurance exchange;

G. "scope of duty" means performing any duties that a public employee is requested, required or authorized to perform by the governmental entity, regardless of the time and place of performance; and

H. "state" or "state agency" means the state of New Mexico or any of its branches, agencies, departments, boards, instrumentalities or institutions."

SECTION 12. TEMPORARY PROVISION--NEW MEXICO HEALTH INSURANCE EXCHANGE--NEW MEXICO MEDICAL INSURANCE POOL--NEW MEXICO HEALTH INSURANCE ALLIANCE.--

A. Until the date is reached upon which federal law requires it to be self-sustaining, resources for the New Mexico health insurance exchange may be provided to the New Mexico health insurance exchange by the New Mexico health insurance alliance or the New Mexico medical insurance pool through a cooperative agreement between the New Mexico health insurance

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1 exchange and the respective board. The New Mexico health 2 insurance alliance and the New Mexico medical insurance pool 3 may fund reasonably required staff and other operating expenses for the New Mexico health insurance exchange through their 4 respective existing funding mechanisms. To the extent federal 5 funding is available to the New Mexico health insurance 6 7 exchange, the New Mexico health insurance exchange shall 8 reimburse the New Mexico health insurance alliance and the New 9 Mexico medical insurance pool, respectively, for such resources as each may provide. 10

B. The board of directors of the New Mexico health insurance exchange shall meet with the boards of directors of the New Mexico health insurance alliance and the New Mexico medical insurance pool to:

(1) develop a plan to provide portability of coverage for individuals covered through the New Mexico health insurance alliance and the New Mexico medical insurance pool to the extent possible through the New Mexico health insurance exchange; and

(2) prepare a report to the first session of the fifty-first legislature on recommendations for transition of functions of the New Mexico health insurance alliance and New Mexico medical insurance pool to the New Mexico health insurance exchange and on any recommendations for continued and expanded health coverage of the state's residents.

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	1	SECTION 13. EMERGENCYIt is necessary for the public
	2	peace, health and safety that this act take effect immediately.
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