Amend SB 23 (house committee printing) by inserting the following new ARTICLE, appropriately numbered, to the bill and renumbering subsequent ARTICLES and SECTIONS of the bill appropriately:

ARTICLE \_\_\_\_\_. CONSUMER-DIRECTED HEALTH PLAN

SECTION \_\_\_\_\_.01. Subchapter E, Chapter 1551, Insurance Code, is amended by adding Section 1551.2045 to read as follows:

Sec. 1551.2045. CONSUMER-DIRECTED HEALTH PLAN. The board of trustees may create, for participants in the group program, an optional consumer-directed health plan that is composed of a high deductible health plan and a health savings account.