



MONTGOMERY COUNTY, MARYLAND
WOMEN'S DEMOCRATIC CLUB

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Senate Bill 0872 – Health Insurance – Consumer Protections
Senate Finance Committee– February 26, 2020
SUPPORT

Thank you for this opportunity to submit written testimony concerning an important priority of the **Montgomery County Women's Democratic Club (WDC)** for the 2020 legislative session. WDC is one of the largest and most active Democratic Clubs in our County with more than 600 politically active women and men, including many elected officials.

WDC urges the passage of SB0872. This bill authorizes the Maryland Insurance Commissioner to enforce the consumer protections found in the federal Affordable Care Act. It is in the public interest and especially in the interest of women, children and other vulnerable populations to ensure that the health care protections established by the federal Affordable Care Act continue to protect Maryland residents in light of continued threats to the federal law.

Among other consumer protections the law would assure that people with pre-existing conditions (particularly those with mental illnesses, developmental disabilities or other lifelong conditions) cannot be charged more or given less access to treatment than others. This protection includes pregnancy. It also protects the coverage under a parents' plan for children under the age of 26 and prohibits insurers from requiring copays or deductibles for prevention-related services such as immunizations and screenings/check-ups for children. It ends lifetime and yearly dollar limits on coverage of essential health benefits and makes it illegal for health insurance companies to cancel a person's health insurance just because they become ill. Most importantly for women, it assures access to obstetrical and gynecological services.

Since February of 2018, thirteen (13) states have enacted bills to ensure that federal ACA protections become part of state law to help blunt potential fallout and prevent adverse effects to millions of individuals if the federal law is overturned.

WDC urges Maryland to join these other states in the growing movement to ensure consumer protections under the ACA are preserved for Marylanders.

We ask for your support for SB0872 and strongly urge a favorable Committee report.

Respectfully,

Diana Conway
President