



Barbara Noveau, Executive Director, DoTheMostGood—Montgomery County

Committee: Health and Government Operations Committee

Testimony on: SB872—Health Insurance – Consumer Protections

Position: Favorable

Hearing Date: February 26, 2020

Bill Contact: Senator Brian J. Feldman

To: The Honorable Delores G. Kelley, Chair, Finance Committee, and Committee Members

I am the executive director of DoTheMostGood—Montgomery County, a progressive organization with more than 1600 members who live in all areas of Montgomery County. One of the primary areas of focus for our organization is safeguarding and expanding access to affordable healthcare for all Marylanders. I am pleased to submit this testimony on behalf of our members in strong support of SB872.

DoTheMostGood strongly supports the enactment of this legislation. This bill will provide Marylanders with the consumer protections of the Affordable Care Act (ACA) should the ACA be declared unconstitutional. This legislation would codify the rights of patients and thereby ensure that Marylanders will be treated fairly in the health insurance marketplace.

SB872 would:

- Protect a patient's choice of doctors
- Keep young adults covered until age 26
- End lifetime limits on coverage
- End pre-existing condition exclusions for everyone
- End arbitrary withdrawals of insurance coverage
- Review premium increases
- Help everyone get the most from the premiums paid
- Remove annual dollar limits on coverage
- Remove insurance company barriers to emergency services
- Cover preventive care at no cost to the policy holder
- Guarantee a right to appeal insurance charges

Ensuring that Marylanders continue to have access to an affordable, functioning health insurance system regardless of the status of the ACA at the Federal level is critical to the health of over 400,000 Marylanders who are currently covered under the ACA. With uncertain federal support for the ACA, it is imperative that Maryland ensure that its individual insurance market continues to provide the consumer protections of the ACA.

Enactment of this legislation would not break new ground. Since February of 2018, 13 states have enacted legislation to ensure that the ACA protections become part of state law to help mitigate the adverse affects if the courts determine the ACA is unconstitutional.

In closing, DoTheMostGood recommends a **Favorable** report on SB872.

Respectfully Submitted,

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