



## **Unitarian Universalist Legislative Ministry of Maryland**

*Shared Voices for Liberal Religious Values in Maryland*

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### **Testimony in Support of SB 872 - Health Insurance - Consumer Protections**

**To: Senator Delores Kelley, Chair, and Members of the Senate Finance Committee**

**From: Betty McGarvie Crowley, Chair, Health Care Task Force, Unitarian Universalist Legislative Ministry of Maryland**

**Date: February 26, 2020**

I am Betty McGarvie Crowley, Chair of the Unitarian Universalist Legislative Ministry of Maryland (UULM-MD) Health Task Force. UULM-MD is an advocacy organization with members in congregations throughout the state. When we were organized in 2005, a top priority was obtaining universal, accessible, affordable, and adequate health care. This priority continues.

UU voices joined with many advocates in Maryland and nationally to support system changes, incremental advancements, and to protect the progress made in health care. One of our unifying principles as UUs is a belief in the inherent worth and dignity of each person. A resolution in 1991 by the Unitarian Universalist Association (UUA) affirmed its moral indignation about health care and stated: “that comprehensive health care is a basic human right and demand the development of a system which guarantees quality health care to every individual in the United States.” In 2017, the UUA pledged to intensify and expand actions to reflect our values. A Declaration of Conscience was created and included that UUs were: “In opposition to any steps to undermine the right of every citizen to vote or to turn back advances in access to health care and reproductive rights and affirmed our commitment to justice and compassion in human relations.”

We believe that SB 872 is proactive and important emergency legislative in case the Federal Government, Congressional and/or litigation attempts roll back crucial protections or repeal the Affordable Care Act (ACA). Last year the Maryland General Assembly had the foresight to appoint a workgroup to create this legislation to protect the provisions of the ACA that are so essential. The ACA is not only compassionate but also fiscally responsible as seen in the fiscal note. SB 872 primarily codifies existing federal law with additional requirements especially the enforcement of nondiscrimination provisions. This bill provides a safety net for

Marylanders if national setbacks occur on the ACA provisions implemented in 2013.

Some of the major ACA market reforms and consumer protections being protected are well known but others are also vital including: dependent coverage up to the age of 26; preexisting condition exclusions; prohibition on policy rescissions; provisions regarding wellness and prevention programs; prohibition on annual or lifetime limits on the dollar value of benefits; prohibition on excessive waiting periods in the large group market; requirements relating to choice of health care professional and patient access to obstetrical and gynecological care; emergency services coverage requirements; standards for summaries of benefits and coverage explanations; minimum loss ratio requirements and premium rebate guidelines; annual limitations on cost sharing; availability of child only plans; minimum benefit requirements for catastrophic plans; prohibition on discriminatory premium rates; coverage for individuals participating in clinical trials; contract requirements for stand-alone dental plans; guaranteed availability and renewability of coverage; and prescription drug benefit requirements.

Fortunately, Maryland has compassionate legislators who listen and can make a difference for our residents. The UU Legislative Ministry appreciates the leadership from your committee by Senators Feldman and Klausmeier and your support.

We urge a favorable report on SB 872. Thank you!