



Statement of Maryland Rural Health Association

To the Health and Government Operations Committee

February 20, 2020

House Bill 959 – Health Insurance – Consumer Protections

POSITION: SUPPORT

Chair Pendergrass, Vice Chair Pena-Melnyk, and members of the Health and Government Operations Committee, the Maryland Rural Health Association (MRHA) is in SUPPORT of House Bill 959 – Health Insurance – Consumer Protections.

This legislation authorize the Maryland Insurance Commissioner to enforce certain provisions of law under certain applicable powers; requiring the Commissioner to adopt certain regulations under certain circumstances that are consistent with certain federal regulations, rules, and guidance; prohibiting certain carriers from excluding or limiting certain benefits or denying certain coverage because a certain health condition was present on a certain date; etc.

MRHA’s mission is to educate and advocate for the optimal health and wellness of rural communities and their residents. Membership is comprised of health departments, hospitals, community health centers, health professionals, and community members in rural Maryland.

Rural Maryland represents almost 80 percent of Maryland’s land area and 25% of its population. Of Maryland’s 24 jurisdictions, 18 are considered rural by the state, and with a population of over 1.6 million they differ greatly from the urban areas in the state.

Maryland law states that “many rural communities in the State face a host of difficult challenges relating to persistent unemployment, poverty, changing technological and economic conditions, an aging population and an out-migration of youth, inadequate access to quality housing, health care and other services, and deteriorating or inadequate transportation, communications, sanitations, and economic development infrastructure.” (West’s Annotated Code of Maryland, State Finance and Procurement § 2-207.8b)

In the 2018 Maryland Rural Health Plan (www.MDRuralHealthPlan.org), an extensive assessment of Maryland’s rural health needs, health care providers cited the limited availability of affordable health insurance plans and high out of pocket costs as barriers to health care access for many rural Marylanders, particularly the working poor. MHRA believes this legislation is a step toward improved health care access for our rural communities and we thank you for your consideration.

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