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SB 837 Health - Advance Care Planning and Advance Directives Senate Finance Committee FAVORABLE March 11th, 2021

Good Afternoon Chairwoman Kelley and members of the Senate Finance Committee. I am Ted Meyerson. I am lead volunteer for AARP MD and am a former chair of the State Advisory Council on Quality Care at the End of Life. I live in Howard County Maryland.

AARP Maryland is one of the largest membership-based organizations in the state, encompassing AARP Maryland is a nonprofit membership organization for persons 50 years old and older with 770,000 members in the State of Maryland. AARP MD supports SB 837 and we thank Senator Kramer for sponsoring this important bill.

AARP is a nonpartisan, nonprofit, nationwide organization that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment and income security, retirement planning, affordable utilities and protection from financial abuse.

SB 837 requires the Maryland Health Care Commission to coordinate the implementation of advance care planning programs in the State and requires each health insurance carrier to offer an electronic advance directives to its members and enrollees during open enrollment and periodically thereafter.

The Maryland Legislature has long been a proponent of the use of advance directives and a template for an advance directive is part of the Maryland Health Care Decisions Act. Advance directives enable the creator to stipulate the kinds of treatment he/she might want or not want. They give family and friend's peace of mind by informing them of what decisions they would want made, they save families from arguments about who would make decisions, even if they could not speak for themselves. No one ever knows when they might become incapacitated because of an accident or sickness. That is why every eligible adult should have an advance directive. But for many reasons the public is not prone to creating an advance directive and less than thirty percent of eligible adults have one.

By requiring the Maryland Health Care Commission to coordinate implementing advance care planning, and by requiring health insurance carriers to offer electronic advance directives to its members and enrollees periodically and during open enrollment, SB 837 will encourage individuals to create an advance directive.

Real Possibilities

This bill sets up a situation in which everyone is a winner. The user wins by making known how they want to be treated. The family wins by knowing what their loved one wants, thus avoiding family arguments and allowing family members to honor decisions with a clear conscience, and many economists believe insurance carriers will win as well.

AARP believes that advance care planning should be encouraged through the creation of advance directives. Accordingly, AARP respectfully ask the Committee give SB 837 a favorable report. If you have questions, please contact Tammy Bresnahan at tbresnahan@aarp.org or by calling 410-302-8451.