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February 11, 2022

The Honorable C.T. Wilson Chair, House Economic Matters Committee Room 231 House Office Building Annapolis, MD 21401

RE: House Bill 614 – Workers' Compensation – Medical Cannabis – Compensation and Benefits UNFAVORABLE

Dear Chairman Wilson and Members of the House Economic Matters Committee,

I write today on behalf of the National Association of Mutual Insurance Companies (NAMIC) in opposition to HB 614. NAMIC is the largest property/casualty insurance trade group with a diverse membership of nearly 1,500 local, regional, and national member companies, including eight of the top 10 property/casualty insurers in the United States. NAMIC members lead the personal lines sector representing 67 percent of the homeowner's insurance market and 55 percent of the auto market. NAMIC requests an unfavorable report on House Bill 614 as it will expand the conditions under which a workers' compensation carrier would be required to provide coverage for medical cannabis.

No state should create a circumstance, regardless of its own marijuana legalization laws, in which an insurer could be compelled by state law to violate federal law by providing insurance coverage for an illegal substance. In addition, there are no treatment protocols, fee schedules or utilization criteria for the drug or any long-term studies on the efficacy of using cannabis to replace other legalized pharmaceuticals.

For these reasons, NAMIC requests an unfavorable report on HB 614.

Thank you,

Matt Overturf
Regional Vice President
Ohio Valley / Mid-Atlantic Region