

JUSTIN READY
Legislative District 5
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MINORITY WHIP
Finance Committee



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THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

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Senator Justin Ready

SB 535 Health Insurance – Labor and Delivery Services – Cost-Sharing Requirements

Chairman Beidle, Vice Chair Klausmeier and members of the Finance Committee:

As amended, Senate Bill 535 supports women’s reproductive health care by providing coverage for labor and delivery services without a deductible, coinsurance, copayment, or any other cost-sharing requirement. This legislation is a bipartisan effort to make childbirth and the earliest days of a child’s life more affordable and less stressful for working families.

As a General Assembly over the past several years we have made early childhood development and assistance a high priority because we recognize how vitally important those formative years are. This bill seeks to build on that by supporting new parents, ensuring that the earliest weeks of caring for a newborn and bonding together are not marred by often larger-than-expected bills for labor and delivery.

Under current Maryland law, there are more than 50 mandated health insurance benefits that carriers must provide coverage to their enrollees. This mandate would have the added benefit of covering the birth of future taxpayers.

Senate Bill 535 requires carriers to provide labor and delivery coverage from imposing a deductible, coinsurance, copayment, or other cost-sharing requirement for such services.

I respectfully request a **favorable** vote on Senate Bill 535.