



**MARYLAND
CATHOLIC
CONFERENCE**

January 24, 2024

SB 227

Health Insurance – Cancellation of Individual Health Benefit Plans - Restriction

Senate Finance Committee

Position: Favorable

The Maryland Catholic Conference (MCC) offers this testimony in support of Senate Bill 227. The Catholic Conference is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals, and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

Senate Bill 227 seeks to prohibit carriers from canceling an individual health benefit plan under specific conditions.

Our faith tradition and teachings emphasize the importance of caring for the health and welfare of others. The intent of this legislation, which prevents the cancellation of an individual health benefit plan if the policyholder has made a premium payment before the end of the grace period and ensures coverage continuation for amounts slightly deficient (\$10 or less) promotes a compassionate and understanding approach to the financial challenges that individuals may face.

The MCC believes in the inherent dignity of every individual and recognizes the responsibility we all have to protect the vulnerable in society. This legislation embodies these principles by providing a grace period and allowing policyholders to rectify minor deficiencies within a reasonable timeframe. It reflects a commitment to fairness and understanding and acknowledges that unforeseen circumstances may impact an individual's ability to meet financial obligations in a timely manner.

This legislation promotes not only the physical well-being of individuals but also the dignity and respect they deserve. By protecting health benefit plan coverage in these circumstances, we contribute to society that values the welfare of its members and strives to uphold principles of justice and compassion.

The Conference appreciates your consideration and, for these reasons, respectfully requests a favorable report on Senate Bill 227.