



**Testimony of**

**American Property Casualty Insurance Association (APCIA)**

**Senate Finance Committee**

**SB173 - Workers' Compensation – Occupational Disease Presumptions – Hypertension**

**February 25, 2025**

**Unfavorable**

The American Property Casualty Insurance Association (APCIA) is a national trade organization whose members write approximately 67% of the U.S. property and casualty insurance market, including 90% percent of Maryland's workers' compensation market. APCIA appreciates the opportunity to provide written comments in opposition to Senate Bill 173.

This bill expands the workers' compensation occupational disease presumption for specified public safety employees (generally firefighters) who have hypertension by deleting the current requirement in section 9-503(a)(1)(I)(2) that the hypertension resulted in partial or total disability or death. Essentially the bill is allowing recovery as a compensable occupational disease for all hypertension claims of specified first responders, even those with no connection to the scope of employment and without any partial or total disability. This is poor public policy, particularly for a no-fault system such as workers' compensation. There should be some proof and evidence required that the hypertension resulted in disability and took place within the course and scope of employment.

The bill would presume any specified first responder with a systolic that exceeds 140 MM HG or a diastolic that exceeds 90 MM HG has a compensable occupational disease without any proof of work-relatedness or of a partial or total disability. Such a specified first responder would qualify for a compensable occupational disease and benefits under the workers' compensation law upon a mere showing of a 90 day prescription for hypertension. The bill essentially converts workers' compensation, a no-fault system to reimburse injured workers for injuries and diseases resulting from the workplace, into a health insurance and disability policy—with no proof of disability or a work-related disease required.

For these reasons, APCIA urges the Committee to provide an unfavorable report on Senate Bill 173.

Nancy J. Egan,

State Government Relations Counsel, DC, DE, MD, VA, WV

[Nancy.egan@APCIA.org](mailto:Nancy.egan@APCIA.org) Cell: 443-841-4174