



THE MARYLAND HOUSE OF DELEGATES  
ANNAPOLIS, MARYLAND 21401

**HB974**

**Health Insurance - Preventive Services - Enforcement Authority**

Chair Beidle, Vice Chair Hayes and esteemed members of the Finance Committee, thank you for the opportunity to testify in support of House Bill 974. This bill would codify the preventive care protections of the Affordable Care Act (ACA) into Maryland state law.

Under the ACA, all health plans must cover certain preventive services, including screenings, checkups, and patient counseling to prevent illness and disease. Studies show that primary care physician (PCP) visits, such as annual wellness checks, can reduce overall healthcare costs. For example, one study suggests that Maryland could save up to \$332 million with a return on investment of \$6 for every dollar spent on effective preventive care programs.<sup>1</sup> Most importantly, however, is that preventive care saves lives. Early detection of certain cancers and other chronic diseases through screening can reduce mortality from these conditions by 15 to 20 percent.<sup>2</sup>

Given the uncertainty surrounding the future of the ACA, Marylanders face potential loss of these critical protections. The Supreme Court case *Becerra v. Braidwood* challenges the constitutionality of the U.S. Preventive Services Task Force's status as an independent agency. The USPSTF, in part, determines which preventive care services are covered under the ACA. If the Task Force loses its independence or if federal preventive care protections are eliminated by act of Congress, Marylanders could lose access to crucial services with direct negative consequences for their health.

House Bill 974, which addresses uncertainty surrounding the future of the ACA, passed the House without industry opposition. This bill ensures Marylanders continue to receive \$0 copay preventive care through their health insurance, reflecting strong support for safeguarding access to essential healthcare. By codifying these protections into state law, HB974 provides stability and certainty in the healthcare coverage Maryland residents rely on, even amid the challenges posed by the current federal administration.

**Thank you for the committee's consideration, and I respectfully request a favorable report on HB 974.**

<sup>1</sup> <https://www.tfah.org/report-details/prevention-for-a-healthier-america/>

<sup>2</sup> Yong PL et al., *The Healthcare Imperative: Lowering Costs and Improving Outcomes: Workshop Series Summary*, Institute of Medicine (US) Roundtable on Evidence-based Medicine (2010) ([https://www.ncbi.nlm.nih.gov/books/NBK53914/#:~:text=Randomized%20trials%20have%20demonstrate%20that,percent%20\(AHRQ%2C%202008\)](https://www.ncbi.nlm.nih.gov/books/NBK53914/#:~:text=Randomized%20trials%20have%20demonstrate%20that,percent%20(AHRQ%2C%202008).)).