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—  
*Vice Chair*  
Finance Committee



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Executive Nominations Committee

—  
*Joint Committees*

Administrative, Executive, and  
Legislative Review

Unemployment Insurance Oversight

**THE SENATE OF MARYLAND**  
**ANNAPOLIS, MARYLAND 21401**

Wednesday February 26, 2025

**Testimony in Support of SB940 - Health Insurance and Family Planning Services –**  
**Consumer Protections – Updates**

Dear Chair Beidle and Members of the Senate Finance Committee,

I am writing to express my strong support for Senate Bill 940, which seeks to strengthen consumer protections and ensure continued access to essential health and family planning services for Maryland residents. This legislation is crucial in safeguarding healthcare access against unpredictable federal policy changes that could otherwise leave vulnerable populations without the care they need.

Federal policy shifts have demonstrated the risk of instability in healthcare access. The 2019 Title X restrictions forced clinics across the country to close or scale back services, disproportionately impacting low-income and uninsured individuals. While these policies were later reversed, history has shown us that relying on federal stability is not enough. Maryland must take proactive steps to ensure that if federal funding is ever restricted again, our state's healthcare infrastructure remains strong and accessible.

SB 940 addresses this need by aligning Maryland's health insurance regulations with federal standards as of December 31, 2024, across key areas, including essential health benefits, medical loss ratios, and cost-sharing limits. Additionally, it empowers the Maryland Insurance

Commissioner to implement strong anti-discrimination protections and enhances coordination with the Commission on Civil Rights to hold insurers accountable. These measures will help ensure continued access to affordable prescriptions, preventive care, and critical family planning services.

Without the protections in SB 940, Maryland risks a repeat of past healthcare disruptions, which left thousands without access to essential care, particularly in rural and underserved communities. The ripple effects of such disruptions are significant—ranging from increased emergency room visits for preventable conditions to worsen maternal health outcomes and financial strain on local health systems. We cannot afford to leave Marylanders vulnerable to another wave of policy rollbacks.

SB 940 is a commitment to stability, equity, and proactive leadership in healthcare policy. By passing this bill, we ensure that Marylanders will continue to have access to the care they need, regardless of changes at the federal level.

For these reasons, I respectfully urge a favorable report on Senate Bill 940.

Thank you for your consideration.

Respectfully,



Senator Antonio L. Hayes  
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