



**House Bill 718**  
**Maryland Health Insurance Coverage Protection Commission - Established**  
**Position: Favorable with Amendment**

Dear Chair Beidle and Members of the Senate Finance Committee,

NAIFA-MD ("The National Association of Insurance and Financial Advisors – Maryland Chapter") appreciates the opportunity to submit written testimony on House Bill 718. NAIFA-MD is made up of insurance agents and advisors, financial advisors and financial planners, investment advisors, broker/dealers, multiline agents, health insurance and employee benefits specialists, and more. We are the closest to the consumer and employers by helping them navigate the complex arena of health benefits.

NAIFA-MD supports this bill with the following amendment to add a NAIFA-MD member to the Commission. This would ensure that the perspectives and expertise of insurance and financial professionals are included in the Commission's discussions and decision-making process.

**AMENDMENT NO. 1**

On page 3, after line 22, insert **"(XII) ONE REPRESENTATIVE OF THE NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS (NAIFA)"**.