



House Bill 718

Maryland Health Insurance Coverage Protection Commission - Established Position: Favorable with Amendment

Dear Chair Pena-Melnyk and Members of the House Health & Government Operations 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)"**.