



Wes Moore | Governor

Aruna Miller | Lt. Governor

Carmel Roques | Secretary

Date: February 14, 2025

Bill Number: **HB718**

Bill Title: Maryland Health Insurance Coverage Protection Commission - Established

Committee: House Health and Government Operations

MDOA Position: Favorable with Amendments

The Department of Aging (MDOA) respectfully submits this **favorable with amendments testimony** on House Bill (HB) 718 - Maryland Health Insurance Coverage Protection Commission.

The Maryland Department of Aging (MDOA) serves as Maryland's State Unit of Aging, administering federal funding for core programs, overseeing the Area Agency on Aging (AAA) network at the local level that provides services, and planning and advocating for Maryland's growing older adult population. AAAs house Medicaid-funded support planning staff on their teams. MDOA also coordinates two federally funded programs supporting older adults with respect to Medicare and other insurance options: the State Health Insurance Program (SHIP) and Medicare Improvements for Patients and Providers (MIPPA). SHIP offers free local direct assistance to Medicare-eligible beneficiaries, families and caregivers. SHIP helps Marylanders compare different Medicare plans, understand coverage and costs of complex options like Medicare Part D (prescription drug coverage), Medigap, Medicare Advantage, Qualified Medicare Beneficiary Program (QMB), the Specified Low-Income Medicare Beneficiary program (SLMB). MIPPA focuses on outreach to older adults with limited incomes and assets to help them learn about and enroll in programs that may save them money on Medicare costs.



Wes Moore | Governor

Aruna Miller | Lt. Governor

Carmel Roques | Secretary

MDOA commends the bill sponsor for the public recognition that changes to these federal health insurance programs have an outsized impact on Maryland's older adult population. **MDOA supports the proactive intent of this new Commission and proposes an amendment** (attached) **to add MDOA to it.** MDOA's SHIP and MIPPA program coordinator, who serves as MDOA's resident expert on all things Medicare, Medicaid, and other insurance options, is well-positioned to contribute to this group's work. MDOA welcomes the opportunity to join the Commission to add value and elevate the perspective of older adults in the Commission's work in the years to come. The work of the Commission also aligns squarely with MDOA's Longevity Ready Maryland Initiative,¹ which has developed several strategies on improving Medicare and Medicaid access and optimizing health and mobility more broadly for older adults. The Longevity-Ready Maryland recommendations will be shared with the General Assembly and Governor in July, 2025 and are expected to drive MDOA's policy work for at least the next 10 years.

For these reasons, MDOA respectfully urges **a favorable with amendments report** on HB718.

If you have any questions, please contact Andrea Nunez, Legislative Director, at andreah.nunez@maryland.gov or (443) 414-8183.

Sincerely,

Carmel Roques
Secretary
Maryland Department of Aging

¹ See, Maryland Department of Aging: Longevity-Ready Maryland Initiative *available at:* <https://aging.maryland.gov/Pages/LRM.aspx>



Wes Moore | Governor

Aruna Miller | Lt. Governor

Carmel Roques | Secretary

Proposed Amendment to HB 718

On page 1, after line 26, following the “(5) the Attorney General or the Attorney General’s designee” insert:

(6) the Secretary of the Maryland Department of Aging, or the Secretary’s designee; and

[6] (7) the following members: