



Maryland Occupational Therapy Association

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To: Senate Finance Committee

From: Rachael Faulkner on Behalf of the Maryland Occupational Therapy Association

Date: January 15, 2020

RE: **Senate Bill 99 – Health Insurance Benefit Cards, Prescription Benefit Cards, and Other Technology – Identification of Regulatory Agency**

The Maryland Occupational Therapy Association supports *Senate Bill 99 – Health Insurance Benefit Cards, Prescription Benefit Cards, and Other Technology – Identification of Regulatory Agency*. The bill would require insurance and prescription benefit cards to list the applicable state regulatory agency for state-regulated insurance and Medicaid plans.

We support this bill because it will help consumers, their families, and their advocates navigate insurance coverage. This is a particular difficult process for families with children with disabilities as evidenced by legislative action on this issue. In 2012, the Maryland General Assembly established the *Workgroup on Access to Habilitative Services Benefits* because of concerns that families could not access coverage for children born with disabilities. In the final report, one of the Workgroup's recommendations was that:

“Carriers should educate customer service representative staff and others who handle complaints from their members or policyholders about the habilitative services benefits mandate.”

This recommendation was the result of the input of families who had received confusing or inaccurate information from customer service representatives of the carrier. SB 99 will help families help themselves. From their insurance cards, they will be able to determine if their plan must meet state requirements for coverage of habilitative services for children. There are better coverage requirements under Maryland-regulated plans than ERISA exempt plans.

We ask for a favorable vote on SB 99. If enacted, we plan to ask the Maryland Insurance Administration to update its *Parents' Guide to Habilitative Services* with information about how families can look at their insurance cards to determine if their plans must meet state requirements. If we can provide any further information, please contact Rachael Faulkner at rfaulkner@policypartners.net.