

NCADD_FAV_SB99

Uploaded by: CIEKOT, ANN

Position: FAV



**Senate Finance Committee
January 15, 2020**

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

Support

NCADD-Maryland supports Senate Bill 99. Stating the name of the regulatory agency on insurance cards and prescription drug benefit cards may sound like small detail, but it will significantly help consumers better understand their rights when it comes to what their insurance benefits must cover.

It is difficult for consumers or their advocates to determine if their health plans must meet state requirements. This is critical information when consumers need to determine if their plans must cover state-required benefits, or contact the regulator of a plan because of a concern. This information could, for example, help a consumer know who to contact if they believe there has been a violation of the parity laws governing access to mental health and substance use disorder services.

We urge your support of Senate Bill 99.

The Maryland Affiliate of the National Council on Alcoholism and Drug Dependence (NCADD-Maryland) is a statewide organization that works to influence public and private policies on addiction, treatment, and recovery, reduce the stigma associated with the disease, and improve the understanding of addictions and the recovery process. We advocate for and with individuals and families who are affected by alcoholism and drug addiction.

MNA FAV SB 99

Uploaded by: Elliott, Robyn

Position: FAV



To: Senate Finance Committee

From: Robyn Elliott on Behalf of the Maryland Nurses Association

Date: January 15, 2020

RE: *Senate Bill 99 – Health Insurance Benefit Cards, Prescription Benefit Cards, and Other Technology.*

The Maryland Nurses Association supports *Senate Bill 99 – Health Insurance Benefit Cards, Prescription Benefit Cards, and Other Technology*. The bill requires that the applicable regulatory agency be listed on insurance and prescription cards for state-regulated and Medicaid plans.

The Maryland Nurses Association supports this bill because it helps consumers:

- Determine if their health plan falls under a state agency. If so, the plan must meet state requirements, including state mandated benefits;
- Know which agency to contact if they have questions or concerns. This is a vital piece of information to know up-front.

We support efforts to give consumers the information that they need to navigate health insurance and the health system. We ask for a favorable report on SB 99. If any additional information would be helpful, please contact Robyn Elliott at (443) 926-3443 or relliott@policypartners.net.

The Maryland Nurses Association, a constituent member association of the American Nurses Association (ANA), representing Maryland's professional nurses since 1904

Maryland Nurses Association
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Owings Mills, MD 21117
410-944-5800
Web Site: www.marylandnm.org

PPM FAV SB 99

Uploaded by: Elliott, Robyn

Position: FAV

Planned Parenthood of Maryland

Support

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

Senate Finance Committee

January 15, 2020

Planned Parenthood of Maryland supports *Senate Bill 99 – Health Insurance Benefit Cards, Prescription Benefit Cards, and Other Technology*. The bill simply requires that state-regulated health plans and managed care organizations list the applicable regulatory agency on insurance and prescription benefit cards.

Planned Parenthood of Maryland supports this bill because it helps consumers and their advocates understand if health plans must comply with state-specific requirements. Consumers can simply look at their insurance or prescription benefits card. If a card lists either “The Maryland Insurance Administration” or the “Department of Health,” then the plan must comply with state rules. For Planned Parenthood clients, this information is critical because state-regulated and Medicaid plans must comply with state rules, but ERISA-exempt plans do not. Under state rules, Marylanders have access to more comprehensive contraceptive coverage including:

- More contraceptive options without copayments;
- Up to 12 months of birth control at one time; and
- Over-the-counter contraceptives.

SB 99 will help consumers navigate whether they can access comprehensive contraceptive coverage and other state-required benefits. It will also help them determine which agency to contact if they have questions or concerns about their plan.

We ask for a favorable report. If you have any questions, please contact Robyn Elliott at (443) 926-3443 or relliott@policypartners.net.

Robyn Elliott PPP FAV SB 99

Uploaded by: Elliott, Robyn

Position: FAV

To: Senate Finance Committee

From: Robyn Elliott on Behalf of Public Policy Partners

Date: January 15, 2020

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

Public Policy Partners is in strong support of *Senate Bill 99 – Health Insurance Benefits Cards, Prescription Benefit Cards, and Other Technology – Identification of Regulatory Agency*. The bill requires that name of the regulatory agency be listed on insurance cards and prescription drug benefit cards. The requirement would apply to state-regulated insurance plans and managed care plans under Medicaid.

Our firm provides public policy and governmental affairs services to many health care organizations, including health professional associations and direct service providers. As part of our services, we have supported clients in ensuring consumers can understand their health insurance coverage.

In our experience, it is difficult for consumers or their advocates to determine if their health plans must meet state requirements. This is critical information when consumers need to: 1) determine if their plans must cover state-required benefits; or 2) contact the regulator of a plan because of a concern.

On a practical level, consumers have limited options in determining which entity regulates their plans. They could:

- Contact the benefits administrator of their employer. Consumers sometimes are reluctant to take this step because they are worried about disclosing the reason for their question;
- Look at the bottom of an explanation of benefits (EOB) form. For private insurance, the EOB will list information about where the consumer can file complaints. The EOB will list either the Maryland Insurance Administration for state-regulated plans or the Department of Labor for ERISA-exempt plans. This is not a good option because: 1) it is retroactive, so it is only useful after the consumer has obtained health care services and filed a claim; or 2) it only works for individuals with private insurance and not Medicaid; and
- Contact customer service of their health plan. This option can yield results but still may pose challenges as: 1) this option does not work if the plan is not compliant with state rules; 2) customer service does not have the correct or clear information; or 3) the consumer is uncomfortable in calling their plan to find out how to file a complaint.

We believe SB 99 supports consumers in determining who regulates their health plan and whether the plan must meet state rules. The bill provides a simple and direct solution by providing that the regulatory agency be listed on insurance and prescription drug cards. We ask for a favorable report. If I can provide any further information, please contact me at relliott@policypartners.net or (443) 926-3443.

MOTA FAV SB 99

Uploaded by: FAULKNER, RACHAEL

Position: FAV



Maryland Occupational Therapy Association

PO Box 131 ♦ Stevenson, Maryland 21153 ♦ mota.memberlodge.org

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.

LATE - EPICPharmacies_FAV_SB99

Uploaded by: Rasmussen, Dennis

Position: FAV

Kraft, Tammy

From: Dennis Rasmussen <dfr@rasmussengrp.net>
Sent: Thursday, January 23, 2020 8:00 AM
To: Kelley, Delores Senator; Feldman, Brian Senator; Augustine, Malcolm Senator; Beidle, Pamela Senator; Benson, Joanne Senator; Hayes, Antonio Senator; Hershey, Steve Senator; Jennings, J.B. Senator; Klausmeier, Katherine Senator; Kramer, Ben Senator; Reilly, Edward Senator
Cc: Kraft, Tammy; Smulski, David; McCurdy, Nathan; Carlson, Patrick
Subject: Testimony In Support of SB 99 - Health Insurance Benefit Cards, Prescription Benefit Cards, and Other Technology - Identification of Regulatory Agency

Importance: High

Good morning Madam Chair and Honorable Members of the Senate Finance Committee,

My sincerest apologies for the delay in our response and the form of our testimony regarding SB 99, as amended. EPIC Pharmacies strongly SUPPORTS SB 99, as amended.

Senate Bill 99: Health Insurance Benefit Cards, Prescription Benefit Cards, and Other Technology - Identification of Regulatory Agency, is a departmental bill from the Maryland Insurance Administration (MIA). The bill requires insurers, non-profit health service plans and health maintenance organizations (collectively known as carriers), as well as Medicaid managed care organizations (MCOs), to print on a health insurance benefit card or prescription benefit card the name of the State agency that regulates the policy or contract. A carrier or MCO is not precluded from including any other information on a card. The bill takes effect January 1, 2021.

The implementation of SB 99 will greatly facilitate the processing of adjudicated claims at the retail pharmacy counter.

EPIC Pharmacies respectfully requests a FAVORABLE REPORT on SB 99, as amended.

Respectfully submitted,

Advocate for EPIC Pharmacies, Inc.



A Network Of
Independently Owned
Pharmacies

Dennis F. Rasmussen, President

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LegalActionCenter_FAV_SB 99

Uploaded by: Weber, Ellen

Position: FAV



Senate Bill 99
Health Insurance Benefit Cards, Prescription Benefit Cards and Other Technology –
Identification of Regulatory Agency
Senate Finance Committee
January 15, 2020

SUPPORT

Thank you for the opportunity to submit testimony in **support of SB 99**, which would require entities that offer state-regulated private and public health insurance to identify the state body that is responsible for regulating such insurance on insurance benefit cards, prescription benefit cards or other technology. The Legal Action Center is a law and policy organization whose mission is to fight discrimination against individuals with histories of substance use disorders, HIV/AIDs and criminal history records. In Maryland, the Center works with its partners in the Maryland Parity Coalition to ensure that our private and public insurance markets offer comprehensive, non-discriminatory coverage of mental health and substance use disorder benefits, as required under federal and state parity laws.

The Legal Action Center strongly supports SB 99 which will help Marylanders identify the state regulatory body that they can contact for help with health insurance questions. Health insurance coverage is confusing for consumers because multiple entities offer insurance, and carriers that offer fully-insured plans are often indistinguishable from those same entities that are a third-party administrator for self-insured plans. Seeking assistance is daunting because consumers do not know who has enforcement authority in the patchwork of state and federal regulators.

Requiring carriers and managed care organizations to include this information on each member’s insurance and prescription benefit cards would ensure that consumers have this essential information in the most readily available place.

The name of the regulatory entity is particularly important for Marylanders who need help accessing mental health and substance use disorder benefits. All state-regulated plans that offer minimum essential coverage in Maryland are required to provide mental health and substance use disorder benefits, and virtually all are subject to the non-discrimination standards of state and federal parity laws. If the Maryland Insurance Administration or Maryland Department of Health were identified on the insurance card, a consumer (with proper education) would know that they have the right to parity-compliant mental health and substance use disorder coverage and can assert their rights with the identified state regulator.

The value of carriers including this information on insurance cards and other technology is borne out by a 2019 consumer survey conducted by the Parity at 10 Campaign, led by the Legal Action Center. The survey (a convenience sample that included 545 Marylanders (44%) out of 1,239 respondents) revealed that:

- Consumers relied on their insurance carrier above all other resources for information about their mental health and substance use disorder coverage.

- The majority of consumers (61%) reported calling their insurance company or looking on the health plan's website (51%) for this information, while far fewer (34%) reported looking at their plan documents.

Parity at 10 Campaign (2019). Consumer Health Insurance Knowledge and Experience Survey: Report of Findings at 19. Available at <https://parityat10.org>.

SB 99 would enhance the ability of consumers to seek guidance on their insurance coverage by identifying the responsible regulator in the one place that consumers (and their providers) look first for health plan information.

Thank you for considering our views. We urge a favorable report on SB 99.

Ellen M. Weber, JD
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MIA_FWA_SB99

Uploaded by: Paddy, Michael

Position: FWA

LARRY HOGAN
Governor

BOYD K. RUTHERFORD
Lt. Governor

AL REDMER, JR.
Commissioner



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**TESTIMONY OF
THE
MARYLAND INSURANCE ADMINISTRATION
BEFORE THE
SENATE FINANCE COMMITTEE**

JANUARY 15, 2020

**SENATE BILL 99 – HEALTH INSURANCE BENEFIT CARDS, PRESCRIPTION BENEFIT CARDS, AND
OTHER TECHNOLOGY - IDENTIFICATION OF REGULATORY AGENCY**

POSITION: SUPPORT WITH AMENDMENTS

Thank you for the opportunity to provide written comments regarding Senate Bill 99. Senate Bill 99 requires insurers, nonprofit health service plans, health maintenance organizations, and managed care organizations to indicate on a health insurance benefit card or a prescription benefit card which State agency regulates the policy, either the Maryland Insurance Administration or the Maryland Department of Health.

Senate Bill 99 will address the concerns the Maryland Insurance Administration (MIA) has repeatedly heard from providers and pharmacies on behalf of their patients. Providers have brought to the MIA's attention that they have no guidance as to whether their patients are covered under plans that are regulated by the MIA or by the Maryland Department of Health (MDH). Typically a provider only has access to the benefit card which currently provides no identifying markings to give any indication of where that provider should go to file a complaint or to seek additional information. Senate Bill 99 will correct this problem and will put providers and consumers on the correct path to the appropriate regulator when questions or concerns arise.

A number of states currently require similar information on insurance cards. For example, Colorado requires "CO-DOI" on insurance cards for plans that are regulated by the Colorado Department of Insurance. Texas, another state with a similar statute, currently requires "TDI" or "DOI" on insurance cards issued in the state that are subject to the Texas Department of Insurance regulation. Please see the screenshot below which helps consumers identify where on the insurance card the appropriate regulator information is.

The Maryland Insurance Administration supports Senate Bill 99 as amended and urges the Committee to give Senate Bill 99 a favorable report.

Screenshot from Texas Department of Insurance Website

Link: <https://www.tdi.texas.gov/consumer/insurance-card-examples.html>

TDI Texas Department of Insurance

Google Custom Search

Topics: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z All Español

Insurance State Fire Marshal Workers' Compensation

Home Consumers Agents / Adjusters Insurers Health Providers Businesses

Home > Consumers > Health plan ID card examples showing TDI or DOI

Health plan ID card examples showing TDI or DOI

We can help with issues involving health plans we regulate. **We don't regulate most health plans.**

To find out if we regulate your health plan, check your health insurance card. If it has "TDI" or "DOI" on it, we can help you.

As you can see from the examples below, "TDI" or "DOI" can show up in various locations on ID cards.

ambetter FROM Superior healthplan.

Subscriber: Jane Doe
Member: John Doe
ID #: U000000000
Plan: Ambetter Balanced Care 1 + Vision + Adult Dental

Effective Date of Coverage: XX/XX/XX
Rx BIN#: 008019

IN NETWORK COVERAGE ONLY
TDI

Copays:
PCP:
Specialist:
ER:

Coinsurance (Med/RX):
Deductible (Med/RX):
Rx (Generic/Brand):

Amerigroup
 An Anthem Company
AMERIGROUP TEXAS, INC.

Member Name:
CHIP Preamble Number:
Pharmacy: 1-800-600-4441

Effective Date:
Date of Birth:
Subscriber #:
Type of Coverage: CHIP

Amerigroup Member Services and Behavioral Health
 (24 hours a day, 7 days a week): **1-800-600-4441**
 24-Hour Nurse HelpLine: **1-800-600-4441**

TDI

BlueCross BlueShield

Member Name:
Member ID: XYZ123456789
Group No.: 023457
BIN: 987654
Benefit Plan: HIOP7
Effective Date: 00/00/00

Dependents:
Dependent One:
Dependent Two:
Dependent Three:

Plan: PPO
Office Visit: \$15
Specialist Copay: \$15
Emergency: \$75
Deductible: \$50

TDI

CHRISTUS Health Plan TX - EX

Member:
Subscriber Name:
Subscriber ID:
Group Number:
Effective Date:
PCP Name:
PCP Phone:
PCP Effective Date:

Medical Plan Co-Pay:
PCP Office Visit:
Specialist Office Visit:
Emergency Room:
Urgent Care:

Pharmacy Plan:
Subsidy: EXPRESS SCRIPTS
RxPCN:
POC/P:
www.express-scripts.com
 Pharmacy administered by Express Scripts Holding Company

Dependents:
 Member 1
 Member 2
 Member 3

TDI

Molina Marketplace TDI **MOLINA HEALTHCARE**

ID #:
Member:
DOB:
Subscriber Name:
Subscriber ID:
Provider:
Provider Phone:
Provider Group:

Medical Cost Share:
Primary Care:
Specialist Visits:
Urgent Care:
ER Visit:

Prescription Drugs:
Generic Drugs:
Preferred Brand Drugs:
Non-Preferred Brand Drugs:
Specialty Drugs:

Molina Healthcare Rx Bin: Rx PCN: Rx Group:

UnitedHealthcare

Health Plan:
Member ID:
Member:
Group Number:
Payer ID:

PCP:
PCP Phone:

Copay:
Office:
UrgCare:
ER:
Spec:
Tier 1 OV:
Tier 1 SpecOV:

Referrals Required:
 UnitedHealthcare NexusACO R
 Underwritten by (Appropriate Legal Entity)

DOI-0508

Question? Call us at 1-800-252-3439.

Last updated: 8/21/2019

BY: Maryland Insurance Administration

AMENDMENTS TO SENATE BILL 99
(First Reading File Bill)

AMENDMENT NO. 1

On page 2, on Line 19, strike “6” and insert “3”

AMENDMENT NO. 2

On page 3, on Line 12, strike “MARYLAND INSURANCE ADMINISTRATION” and replace with “MIA”

On page 3, on Line 14, strike “MARYLAND DEPARTMENT OF HEALTH” and replace with “MDH”

On page 3, on Line 29, strike “MARYLAND INSURANCE ADMINISTRATION” and replace with “MIA”

On page 4, on Line 2, strike “MARYLAND DEPARTMENT OF HEALTH” and replace with “MDH”

AMENDMENT NO. 3

On page 4, on Line 9, strike “take effect” and insert “apply to all policies or contracts issued delivered, or renewed in the State on or after January 1, 2021.”

MMCOA_UNF_SB99

Uploaded by: Briemann, Jennifer

Position: UNF



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

OPPOSE

**Senate Finance Committee
January 15, 2020**

Thank you for the opportunity to submit testimony in opposition to Senate Bill 99 – Health Insurance Benefit Cards, Prescription Benefit Cards, and Other Technology - Identification of Regulatory Agency

The Maryland Managed Care Organization Association (MMCOA) and our member MCOs are committed to ensuring access to the prescription drugs and devices that our members depend on for their health. While Senate Bill 99 aims to assist pharmacies in identifying the regulatory agency that governs a patient's health insurance plan, the bill also creates additional opportunities for discrimination or denial at the point of service.

By clearly identifying that an individual has health insurance governed by the Maryland Department of Health, the pharmacy is made aware that the card holder is a member of a HealthChoice MCO. Due to differences in reimbursement rates for selected prescription drugs, a pharmacy may use that readily-available information as an opportunity to deny filling a prescription or pursue other discriminatory behavior toward the member. Given existing health disparity challenges that Medicaid recipients face, we respectfully urge the Committee to reject any opportunity for further discrimination.

The MMCOA looks forward to continued collaboration with the State as we work to identify ways improve access to affordable high-quality care for all Medicaid participants.

Please contact Kathleen Loughran, Chair of MMCOA GR Committee, with any questions regarding this testimony at Kathleen.loughran@amerigroup.com.