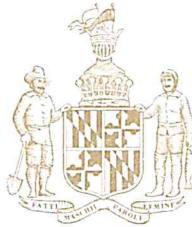


SHANE PENDERGRASS
Legislative District 13
Howard County

Chair
Health and Government
Operations Committee

Rules and Executive
Nominations Committee
Legislative Policy Committee



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The Maryland House of Delegates
ANNAPOLIS, MARYLAND 21401

Testimony in support
HB 959– Health Insurance – Consumer Protections
Thursday, February 20, 2020

- Our Committee is hearing HB 959 today, a bill that clarifies the intent of the General Assembly to provide Maryland citizens with consumer protections provided in the federal Affordable Care Act irrespective of attempts to repeal or alter the protections through acts of Congress, federal rules and regulations, or court decisions.
- HB 959 is the result of a workgroup of the Maryland Health Insurance Coverage Protection Commission that was comprised of representatives of the Maryland Insurance Administration, the Maryland Health Benefits Exchange, the Health Education and Advocacy Unit of the Office of the Attorney General, the Maryland Hospital Association, consumers, and insurers.
- The bill supplements cross references to the ACA protections in current Maryland law with language modeled after the cross referenced protections or by requiring the Maryland Insurance Commissioner to adopt regulations consistent with the cross referenced protections.
- The bill ensures that individuals with preexisting conditions can obtain and retain health insurance in the individual, small group, and large group markets by prohibiting carriers from:
 - refusing to issue or renew a policy because an individual has a preexisting condition;
 - refusing to cover services needed to treat a preexisting condition; and
 - charging higher premiums because of health status.
- Additional protections in the bill:
 - require coverage until a child is 26 years of age;
 - prohibit lifetime or annual limits on the dollar value of benefits for an individual; and
 - specify requirements for coverage of emergency services and catastrophic plans.
- I understand a few amendments may be needed to clarify the preventative services and civil rights provisions of the bill and that additional language may need to be added to study funding but am confident those issues will be resolved in subcommittee.