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MAYOR

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HB0959

February 20, 2020

TO: Members of the House Government and Operations Committee

FROM: Nicholas Blendy, Deputy Director, Government Relations

RE: House Bill 959 – Health Insurance—Consumer Protections

POSITION: SUPPORT

Chair Pendergrass, Vice Chair Pena-Melnyk, and Members of the Committee, please be advised that the Baltimore City Administration (BCA) **supports** House Bill (HB) 959.

Since the introduction of the Patient Protection and Affordable Care Act (ACA) in 2010, hundreds of thousands of Marylanders have gained or maintained health insurance coverage. This group not only includes the nearly 157,000 people purchasing coverage on the insurance exchanges and over 300,000 people reached through Medicaid expansion, but also includes people benefitting from specific vital protections of the law.¹²

Vital patient protections and benefits include guaranteed health insurance coverage for children on their parents plan until the age of 26, protection against discrimination by insurance companies regarding preexisting conditions, free preventive services, expansion of access to emergency services, and recognition of mental health services as essential benefits to be covered, among others.³

¹ Health Insurance Marketplaces: Marketplace Enrollment 2014-2019. Kaiser Family Foundation. Accessed on 18 Feb 2020 at: <https://www.kff.org/state-category/health-reform/health-insurance-marketplaces/>

² Norris, L. Maryland and the ACA's Medicaid Expansion. 20 April 2018. Accessed on 18 Feb 2020 at: <https://www.healthinsurance.org/maryland-medicaid/>

³ Health Insurance Rights and Protections. Accessed on 18 Feb 2020 at: <https://www.healthcare.gov/health-care-law-protections/rights-and-protections/>

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In Baltimore City, we continue to battle the opioid epidemic. In 2018 alone, 888 Baltimore City residents died of opioid-related overdose deaths.⁴ These deaths are fueled by opioid use disorder, a mental health condition that requires behavioral or mental health treatment to recover. Our residents are currently accessing treatment at high rates with over 35,000 accessing substance use disorder treatment and nearly 28,000 accessing both substance use disorder and general mental health treatment in 2018. Under the ACA, mental health and behavioral health services are considered essential benefits, allowing these patients to continue receiving treatment.⁵ Protecting this benefit is necessary to continue in the fight against this epidemic.

While the ACA remains federal policy today, it is possible that it could be erased in the near future. It is not possible to understand or quantify the full extent to which Marylanders would suffer if the ACA were suddenly gone.⁶ Given this potential outcome, we must be prepared to protect the health of our people. HB 959 will allow the residents of our state to physically, mentally, and economically stable if the federal policy no longer exists in the future. It is important that we put these protections into place as a preventative measure to avoid crisis in the future.

We respectfully request a **favorable** report on House Bill 959.

⁴ Unintentional Drug- and Alcohol-Related Intoxication Deaths in Maryland, 2018. Maryland Department of Health. May 2019.

⁵ Mental Health and Substance Abuse Coverage. Accessed on 18 Feb 2020 at: <https://www.healthcare.gov/coverage/mental-health-substance-abuse-coverage/>

⁶ Goodnough, A. Obamacare Insurance Mandate is Struck Down by Federal Appeals Court. 18 Dec 2019. Accessed on 18 Feb 2020 at: <https://www.nytimes.com/2019/12/18/health/obamacare-mandate.html>