



Maryland
Hospital Association

House Bill 1356 – Office of the Attorney General – Health Insurer Concentration - Study

Position: *Support*

February 20, 2020

House Health & Government Operations Committee

MHA Position

Maryland's 61 nonprofit hospitals and health systems care for millions of people each year, treating 2.3 million in emergency departments and delivering more than 67,000 babies. The 108,000 people they employ are [caring for Maryland](#) around-the-clock every day—delivering leading edge, high-quality medical service and investing a combined \$1.75 billion in their communities, expanding access to housing, education, transportation, and food. Broad based, affordable and comprehensive health insurance is integral to hospitals' ability to provide high-quality care. It also is key to the state's success under the Total Cost of Care Model, which pushes accountability for whole-person care, including population health.

Maryland's hospitals are strong proponents of the state's efforts to expand health care coverage and have long advocated for robust reviews of insurance coverage and benefit design. Insurance cost and benefits significantly affect access to care. The study outlined in HB 1356 will illuminate dynamics between the insurance marketplace and Marylanders' access to affordable and comprehensive health care.

Hospitals urge policymakers to review and address rising consumer out-of-pocket costs included in commercial health insurance plans. From 2014 to 2018, the number of Marylanders in employer-sponsored plans who face high deductibles doubled to 43%.¹ These high out-of-pocket costs create significant underinsurance for covered individuals and, most importantly, deter them from seeking appropriate health care.

Maryland's hospitals support this bill's efforts to review the insurance market landscape and how it affects access to care. Hospitals look forward to continued partnership with the state, insurers, and other stakeholders to create solutions for access to affordable, comprehensive health insurance coverage.

For these reasons, we urge a *favorable* report for HB 1356.

For more information, please contact:

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¹ State Health Access Assistance Center (SHADAC) analysis of the Medical Expenditure Panel Survey - Insurance Component. State-Level trends in employer-sponsored health insurance (ESI), 2014-2018.