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**TESTIMONY OF
THE
MARYLAND INSURANCE ADMINISTRATION
BEFORE THE
HOUSE HEALTH AND GOVERNMENT OPERATIONS COMMITTEE**

MARCH 16, 2020

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

POSITION: SUPPORT

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 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>

The screenshot displays the Texas Department of Insurance (TDI) website. The main heading is "Health plan ID card examples showing TDI or DOI". Below this, there are four examples of ID cards:

- Ambetter:** Shows subscriber Jane Doe, member John Doe, and plan Ambetter Balanced Care 1+ Vision + Adult Dental. It includes a "TDI" marking in a red circle.
- Amerigroup:** Shows member name, CHIP Perinate Number, and pharmacy information. It includes a "TDI" marking in a red circle.
- BlueCross BlueShield:** Shows member name XYZ123456789, group number 023457, and various plan details like PPO, Office Visit, and Deductible. It includes a "TDI" marking in a red circle.
- Christus Health Plan:** Shows medical plan co-pay, pharmacy plan, and dependent information. It includes a "TDI" marking in a red circle.
- Molina Marketplace:** Shows subscriber name, provider information, and medical cost share. It includes a "TDI" marking in a red circle.
- UnitedHealthcare:** Shows member ID, group number, PCP, and payer ID. It includes a "DOI-0908" marking in a red circle.

At the bottom of the page, there is a footer with the text "Question? Call us at 1-800-252-3439." and "Last updated: 8/21/2019".