

## Bryson F. Popham, P.A.

Bryson F. Popham, Esq.

191 Main Street  
Suite 310  
Annapolis, MD 21401  
[www.papalaw.com](http://www.papalaw.com)

410-268-6871 (Telephone)  
443-458-0444 (Facsimile)

February 15, 2021

The Honorable Delores G. Kelley  
Chair, Senate Finance Committee  
3 East, Miller Senate Office Building  
Annapolis, MD 21401

RE: Senate Bill 543 - Insurance - Health Care Sharing Ministries – Exemption - UNFAVORABLE

Dear Chair Kelley, Senator Eckardt and Members of the Senate Finance Committee,

I am writing in opposition to Senate Bill 543 on behalf of our clients, the Insurance Agents and Brokers (IA&B), the National Association of Insurance and Financial Advisors of Maryland (NAIFA MD) and the Maryland Association of Health Underwriters (MAHU).

IA&B, NAIFA MD and MAHU are Maryland trade associations whose members are approximately 1,000 small businesses located throughout the State. They are also licensed insurance producers. They assist businesses and individuals who are seeking to obtain health insurance, and they provide essential services in connection with both obtaining and maintaining health insurance coverage.

The Insurance Article of the Maryland Annotated Code, for well over 100 years, has governed the activities of both insurers and insurance producers. It is accompanied by regulations adopted by the Maryland Insurance Administration for the purposes of consumer protection in this area. Senate Bill 543, as introduced, would completely exempt a type of entity described as a “health care sharing ministry” from the application of any of the important consumer protections in the Insurance Article. A health care sharing ministry is defined under federal law, but not under State law in Maryland.

Our clients strongly support the legislative and regulatory framework of the Insurance Article for the protection of health insurance consumers in our State. For these reasons, they object to the broad exemption of Senate Bill 543.

We have been advised that an amendment may be offered to convert Senate Bill 543 into a study bill. Our clients welcome such an amendment, and we would hope to participate in any such study. However, with respect to Senate Bill 543 as introduced, we respectfully request an unfavorable report.

Very truly yours,



Bryson F. Popham

cc: The Honorable Adelaide C. Eckardt  
[adelaide.eckardt@senate.state.md.us](mailto:adelaide.eckardt@senate.state.md.us)  
Delora Sanchez  
[difekauche@cgagroup.com](mailto:difekauche@cgagroup.com)