



330 N. Howard Street
Baltimore, MD 21201
(410) 576-1400
www.plannedparenthood.org/maryland

Planned Parenthood of Maryland

Committee: Senate Finance Committee

Bill Number: Senate Bill 543 – Insurance – Health Care Sharing Ministries

Hearing Date: February 17, 2021

Position: Oppose

Planned Parenthood of Maryland opposes *Senate Bill 543 – Insurance – Health Care Sharing Ministries*. The bill exempts a health care sharing ministry from state insurance requirements if the health care sharing ministry meets exemption requirements under federal law.

We understand the bill's intent is to streamline administrative processes. However, we are concerned about the unintended consequence of removing the Maryland Insurance Administration's (MIA) oversight of health care sharing ministries. If meeting federal exemption requirements, health care sharing ministries do not have to provide federally mandated coverage, including contraception coverage.

Consumers may not be aware of the limitations of coverage provided through health care sharing ministries if the product is marketed similarly to insurance coverage. Therefore, we think it is important for the Maryland Insurance Administration to continue to have oversight. Through a registration process, the Maryland Insurance Administration can protect consumers by ensuring health care sharing ministries meet federal exemption requirements.

Further, there may be implications from exempting health care sharing ministries entirely from state law as the bill proposes. There may be additional consumer protections provided by State law.

Thank you for your consideration of our testimony. If any additional information would be helpful, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.