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STATE OF MARYLAND
OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION DIVISION

March 3, 2021

To: The Honorable Delores G. Kelley
        Chair, Finance Committee

From: The Office of the Attorney General's Health Education and Advocacy Unit

Re: Senate Bill 682 (Insurance - Medicare Supplement Policy Plans - Open
        Enrollment Period Following Birthday): Support

    The Office of the Attorney General's Health Education and Advocacy Unit (HEAU) supports Senate Bill 682 because the bill adds protections from medical underwriting for Medicare enrollees who want to change Medicare supplement policy plans more than 6 months after they first enroll in Medicare, which is the current protected period. Supplemental plan enrollees who currently attempt to change plans more than 6 months after initial enrollment may be denied coverage, or charged higher premiums, on the basis of medical underwriting, effectively locking them into a plan that may no longer meet their needs or that has become unaffordable. http://files.kff.org/attachment/Issue-Brief-Medigap-Enrollment-and%20Consumer-Protections-Vary-Across-States

    This bill provides that a carrier must make available supplemental plans with benefits that are equal to or less than the current plan's benefits, within 30 days after the birthday of an individual enrolled in a supplemental plan. California and Oregon have enacted similar laws making it easier for enrollees to switch plans if their needs and priorities change, and to provide them with choices in doing so. https://healthcare.oregon.gov/shiba/Documents/4845-31_medicare-bday-rule.pdf Other states have more generous guaranteed issue provisions.

    We ask the committee to give the bill a favorable report.

cc: Sponsor

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