



**Senate Finance Committee  
February 17, 2021**

**Senate Bill 543  
Insurance – Health Care Sharing Ministries – Exemption**

**Oppose**

NCADD-Maryland respectfully opposes Senate Bill 543. Having health insurance is paramount to having a healthy society. Health insurance provides access to essential health benefits critical to maintaining health and treating illness and accidents. Health insurance includes a list of mandated benefits that are required by federal and State governments. NCADD-Maryland has supported the expansion of access to public and private health insurance for decades, and we have opposed efforts that reduce that access.

Health care sharing ministries are intended to provide financial assistance to people of certain religious beliefs who agree to the limitations defined by the ministry. The companies must, by Maryland law, identify themselves very specifically as not being an insurance product. It is not clear why the federal definition needs to be added to the description of products not regulated by the Maryland Insurance Administration (MIA).

NCADD-Maryland is aware that these ministries frequently do not cover what many consider basic health care services, including treatment for substance use and mental health disorders. For well more than 15 years, we advocated for passage and enforcement of the federal Mental Health Parity and Addictions Equity Act. We advocated to ensure substance use and mental health services were included as essential benefits in the Affordable Care Act. We strongly believe that people need to have access to treatment for their chronic health conditions.

Again, it is unclear why additional organizations are seeking to be exempt from regulation by the MIA. As is clear in SB 543, there already exists an exemption for these kinds of companies. NCADD-Maryland is concerned that the legislation will create a greater incentive for the creation of these companies, which could lead to fewer people having actual health insurance, thus leading to people having large health care bills, increased use of hospital emergency rooms, and unmet health care needs.

*The Maryland Affiliate of the National Council on Alcoholism and Drug Dependence (NCADD-Maryland) is a statewide organization that works to influence public and private policies on addiction, treatment, and recovery, reduce the stigma associated with the disease, and improve the understanding of addictions and the recovery process. We advocate for and with individuals and families who are affected by alcoholism and drug addiction.*