



Committee: Senate Finance Committee
Bill Number: Senate Bill 543
Title: Insurance – Health Care Sharing Ministries
Hearing Date: February 17, 2021
Position: Oppose

The Licensed Clinical Professional Counselors of Maryland (LCPCM) opposes *Senate Bill 543 – Insurance – Health Care Sharing Ministries*. This bill would exempt health care sharing ministries from State insurance law.

Since the passage of the Affordable Care Act, LCPCM has strongly advocated for the inclusion and retention of behavioral health services as an essential benefit; and believe that there should be an expectation between consumers and insurers that behavioral health services be accessible when purchasing health coverage.

LCPCM is very concerned that providing additional exemption provisions for health care sharing ministries may result in additional barriers to accessing behavioral health services, at a time when the need has grown among Marylanders. By removing the registration requirement with the Maryland Insurance Administration, individuals seeking insurance for a behavioral health disorder may not be aware that health coverage through health care sharing ministries may not include all benefits, including behavioral health consultation and treatment.

Thank you for your consideration of our testimony, and we urge a unfavorable vote. If we can provide any further information, please contact Rachael faulkner at rfaulkner@policypartners.net or 410-693-4000.