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# Maryland

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**TESTIMONY OF  
THE  
MARYLAND INSURANCE ADMINISTRATION  
BEFORE THE  
HOUSE HEALTH AND GOVERNMENT OPERATIONS COMMITTEE**

**JANUARY 26, 2021**

**HOUSE BILL 78 - PUBLIC HEALTH - MARYLAND COMMISSION ON HEALTH EQUITY (THE  
SHIRLEY NATHAN-PULLIAM HEALTH EQUITY ACT OF 2021)**

**POSITION: LETTER OF INFORMATION WITH AMENDMENTS**

Thank you for the opportunity to provide written comments regarding House Bill 78. House 78 establishes a commission to study health equity and to improve health outcomes and reduce health inequities in the State.

Currently House Bill 78, as drafted, does not include the Maryland Insurance Administration (MIA) as a commission member. The MIA would like to be included as a member and has submitted an amendment to be added to the commission.

The MIA regulates the commercial insurance market and enforces insurance regulatory laws. Those enforcement activities include the receipt and investigation of consumer complaints and, specifically with respect to health care, appeals and grievances arising from health care denials. The MIA also enforces laws related to the marketing and sale of insurance products, including laws that prohibit redlining. The MIA approves health insurance rates and forms. And, the MIA is charged with enforcing network adequacy and mental health parity laws and regulations. As a result, the MIA has a unique and informed perspective regarding barriers that certain communities face in securing adequate financing for health care through insurance, which is related to inequities in health care outcome.

Additionally, the MIA is an active member of the National Association of Insurance Commissioners (NAIC). The NAIC was created to promote appropriate uniformity and consistency in the regulation of the insurance industry, which operates nationally, but is regulated locally by each state. In the Summer, 2020, the NAIC established a Special Committee

on Race and Insurance to study, analyze and address diversity, inclusion, and systemic bias in the insurance sector, The Special Committee's work includes, within Workstream 5, examining and determining the practices and barriers specific to health insurance that potentially disadvantage persons of color and/or historically underrepresented groups. As an active member of the Special Committee, the MIA is able to access and leverage the work of that group and the information provided by stakeholders appearing before the Special Committee on health inequity and its root causes and solutions, particularly as it relates to the economics of care.

The MIA believes that it can offer valuable information and insight to the proposed commission on health (in)equity and the role that financing options, including commercial insurance, plays, and, as such will help to complete the conversation among other commission members. The Maryland Insurance Administration urges the Committee to adopt the attached amendment for House Bill 78.

BY: Maryland Insurance Administration

AMENDMENTS TO HOUSE BILL 78  
(First Reading File Bill)

AMENDMENT NO. 1

On page 7, after Line 13, insert “(25) **THE MARYLAND INSURANCE COMMISSIONER, OR THE COMMISSIONER’S DESIGNEE.**”

*Rationale: This would add the Maryland Insurance Administration to the task force established in the bill.*