



**TESTIMONY FOR HB0303  
LONG-TERM CARE INSURANCE – PROHIBITION ON PREMIUM INCREASES (LONG-  
TERM CARE STABILITY FOR SENIORS ACT)**

**Bill Sponsor:** Delegate Stewart

**Committee:** Health and Government Operations

**Organization Submitting:** Maryland Legislative Coalition

**Person Submitting:** Cecilia Plante, co-chair

**Position:** FAVORABLE

I am submitting this testimony in favor of HB0303 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of activists - individuals and grassroots groups in every district in the state. We are unpaid citizen lobbyists and our Coalition supports well over 30,000 members.

Why would any company increase the premium for long-term care for a person who is over 85? Either the company does not understand the market forces that drive long-term care insurance, and shouldn't be in that market, or there is an unconscionable amount of greed involved.

Our members believe that you should not have to legislate this level of common decency, but the facts are that long-term care providers are forcing some seniors into bankruptcy over their premium increases while giving out bonuses to their management or dividends to their investors. So, we believe that this legislation is not only warranted, but long overdue.

We support this bill and recommend a **FAVORABLE** report in committee.