

**BRIAN E. FROSH**  
*Attorney General*

**ELIZABETH F. HARRIS**  
*Chief Deputy Attorney General*

**CAROLYN QUATTROCKI**  
*Deputy Attorney General*

Writer's Direct Email:  
poconnor@oag.state.md.us



**WILLIAM D. GRUHN**  
*Chief*  
Consumer Protection Division

Writer's Direct Fax No.  
(410) 576-6571

Writer's Direct Dial No.  
(410) 576-6515

**STATE OF MARYLAND**  
**OFFICE OF THE ATTORNEY GENERAL**  
**CONSUMER PROTECTION DIVISION**

January 24, 2022

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 173 (Health Insurance - Nonprofit Health Service Plan - Board of  
Directors): Information

The Office of the Attorney General's Health Education and Advocacy Unit (HEAU) submits the following information for the committee's consideration regarding this bill, which would increase the number of provider and hospital industry members on CareFirst's board of directors from 4 to 5. CareFirst reportedly is seeking the increase because the company is expanding its Medicare Advantage plans and business. Two consumer members are currently required to be on the board. We believe the number of consumer members should increase from 2 to 3 in order to maintain the proportionality of industry and consumer input as CareFirst's business model changes in ways that will materially impact consumers.

cc: Sponsor