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TESTIMONY OF
THE
MARYLAND INSURANCE ADMINISTRATION
BEFORE THE
SENATE FINANCE COMMITTEE

MARCH 31, 2022

HOUSE BILL 1082 – PUBLIC HEALTH - CONSUMER HEALTH INFORMATION - HUB AND REQUIREMENTS

POSITION: LETTER OF INFORMATION

Thank you for the opportunity to provide written comments on HB 1082.

HB 1082 requires state and local agencies to use plain language in public communications about health, safety and social service benefits. The bill establishes the University of Maryland Herschel S. Horwitz Center for Health Literacy as the state's Consumer Health Information Hub. The Hub will assist the agencies by identifying health literacy challenges and developing resources which may be used by the agencies.

One of the core functions of the Maryland Insurance Administration (MIA) is to increase the public's understanding of the vital role insurance plays in their daily lives. During the Spring of 2021, the MIA conducted a Listening Session where we heard from a variety of stakeholders including health care providers; consumer advocates and consumers regarding the role insurance can play in addressing inequities in health care access and outcomes. One of the recurring messages was the importance of health literacy for consumers to obtain appropriate health care services. The speakers emphasized that oral and written communications should be easy for consumers to understand.

The MIA currently provides written materials; videos and presentations to consumers about their rights and responsibilities under their policies. The Hub could provide resources which would assist the MIA in its efforts.

The MIA supports the amendments to the Bill made in the Senate.

The MIA thanks the committee for its attention to this information concerning HB1082.