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March 31, 2022

The Honorable Delores Kelley Chair, Senate Finance Committee 3 East Miller Senate Office Building Annapolis, MD 21401

Testimony for the Senate Finance Committee In **Support** of

House Bill 1082 – Public Health - Consumer Health Information - Hub and Requirements Financial Institutions – Presumption of Property Abandonment – Revisions

Dear Chairman Kelley,

The League of Life and Health Insurers of Maryland, Inc. supports House Bill 1082 – Public Health - Consumer Health Information - Hub and Requirements urges the committee to give the bill a favorable report.

Research clearly shows that health and benefits information plays an important role in the health status of individuals and that those with poor health literacy who cannot easily access, understand, and act upon such information are more likely to experience poor health and incur significantly higher health care costs, less likely to be engaged in their care, and have a harder time managing their chronic diseases. Increasingly, stakeholders across the health care system have recognized the important linkage between health literacy and health status, and are working to find solutions to this important issue.

Achieving the goals outlined in this legislation will require a system-wide commitment that involves all healthcare stakeholders communicating with consumers. Insurers remain committed to increasing health literacy in Maryland and will continue to be at the table as these discussions continue. We would like to thank Delegate Pena-Melnyk for introducing this important legislation.

For these reasons, the League urges the committee to give House Bill 1082 a favorable report.

<sup>&</sup>lt;sup>1</sup> Peterson PN, Shetterly SM, Clarke CL, Bekelman DB, Chan PS, Allen LA, Matlock DD, Magid DJ, Masoudi FA. Health Literacy and Outcomes Among Patients With Heart Failure, JAMA.2011;305(16):1695-1701. doi: 10.1001/JAMA.2011;512