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BILL NO.: Senate Bill 784  
TITLE: Health Insurance – Labor and Delivery Services – Cost-Sharing Requirements  
COMMITTEE: Finance  
DATE: March 8, 2023  
POSITION: **SUPPORT**

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Senate Bill 784 will require insurance companies, non-profit health service plans, and health maintenance organizations that provide labor and delivery coverage and are regulated by the state to provide those services without a deductible, coinsurance, copayment, or any other cost-sharing requirement. The Women's Law Center of Maryland supports SB784 as it would benefit women and families in several ways.

- Improved maternal and infant health outcomes: Maryland has some of the highest rates of maternal mortality and infant mortality in the country. By removing cost-sharing requirements for labor and delivery, women in Maryland would be more likely to seek out the care they need during pregnancy and childbirth, which could help to improve health outcomes for both mothers and babies. This is particularly acute for Black women, who are more likely to die from pregnancy-related complications than white women, highlighting significant racial disparities in maternal health outcomes.
- Economic security: The high cost of labor and delivery can create a significant financial burden for families, especially those who are low-income or under-insured. This can lead to financial stress and even medical debt. These costs are disproportionately borne by women, who are already facing the gender wage gap and other systemic inequalities. Removing cost-sharing requirements would alleviate this burden and provide greater economic security for families in Maryland.
- Reproductive autonomy: Maryland has a long history of supporting reproductive rights and access to care. Removing cost-sharing requirements for labor and delivery would promote reproductive autonomy and ensure that women in Maryland have control over their reproductive health without concerns of financial barriers.

Overall, removing cost-sharing requirements for labor and delivery in Maryland would be a significant step towards promoting women's health and economic security. It would ensure that all women in Maryland have access to the care they need during pregnancy and childbirth, regardless of their financial situation, and help to address some of the significant health disparities that exist in the state. As such, the WLC urges a favorable report on SB 784. For more information, please contact Michelle Siri at [msiri@wlcmd.org](mailto:msiri@wlcmd.org).

*The Women's Law Center of Maryland is a private, non-profit, legal services organization that serves as a leading voice for justice and fairness for women. It advocates for the rights of women through legal assistance to individuals and strategic initiatives to achieve systemic change, working to ensure physical safety, economic security, and bodily autonomy for women in Maryland.*