



MARYLAND MILITARY COALITION

Serving Veterans through Legislative Advocacy

February 20, 2024

Honorable Guy Guzzone
Chair, Budget and Taxation Committee
Maryland Senate
3 West
Miller Senate Building
Annapolis, Maryland 21401

Request for a Favorable Report – SB 996 - Advanced Practice Registered Nurses - Professional Liability Insurance Coverage - Notification Requirements

Dear Chair Pena-Melnyk and Members of the Health and Government Operations Committee

On behalf of the Maryland Military Coalition and as its Communications Director, I am providing written testimony in support of SB 996. I am an advanced practice nurse.

This bill requires each advanced practice registered nurse (APRN) practicing as an APRN in the State who does NOT have liability coverage or their coverage has lapsed, to notify a patient in writing. Further, each APRN practicing in the State as an APRN who does not maintain professional liability insurance coverage must post such information in a conspicuous location in their place of practice. The State Board of Nursing (MBON) must develop appropriate language for the required written notification

Under Maryland law [Maryland Nurse Practitioner - Scope and Standards of Practice](#) and within the scope and standards of their practice, a nurse practitioner may independently perform the following functions:

1. Conduct a comprehensive physical assessment
2. Order, perform, and interpret laboratory and diagnostic tests;
3. Order and perform diagnostic, therapeutic, and corrective measures;
4. Prescribe drugs;
5. Provide emergency care;
6. Establish medical diagnosis for common short-term and chronic stable health problems;
7. Complete a birth or death certificate
8. Or, issue a “do not resuscitate order” on a Maryland Emergency Medical Services form.

These are important activities that carry some risk with them. Persons receiving care should be aware of a provider’s lack of liability coverage. The requirement to notify a patient in writing or post such information in a conspicuous location in their place of practice is not onerous. Liability coverage premiums vary by area of certification, length of time in practice, the state in which you

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SB 996 - Advanced Practice Registered Nurses - Professional Liability Insurance Coverage - Notification Requirement

practice, and the liability limit you select, and generally range from approximately \$650 to \$1500 per year¹.

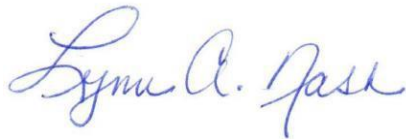
Maryland is home to 34,444 active-duty service members, 14,292 active-duty spouses and 25,642 reservists/national guard members with 28,019 family members². These are Department of Defense numbers and do not reflect the 1,700 U.S. active-duty Public Health Service or NOAA officers, our 7,000 PHS and NOAA retirees and their families, who receive medical care in Maryland. In addition, there are 355,787 veteran households³.

Like everywhere else, military treatment facilities are currently understaffed. This results in some patients being moved to care on the economy. Our uniformed community deserves the protections of civilian providers who carry malpractice insurance, and they should be notified if that provider does not carry liability insurance.

The Maryland Military Coalition, is a voluntary, non-partisan organization representing 21 veteran service organizations who, in turn, serve over 150,000 Maryland uniformed services men and women and their families. The **Coalition strongly supports SB 996 - Advanced Practice Registered Nurses - Professional Liability Insurance Coverage - Notification Requirement** and asks for your **FAVORABLE report**.

We thank Senator Klausmeier for her sponsorship of this important legislation.

Respectfully,



Lynn A. Nash, PhD, RN, PHCNS-BC, FAAN
CAPT (R), U.S. Public Health Service
Communications Director

Maryland Military Coalition Member Organizations Follow

¹ [Costs Related to Entering NP Practice](#)

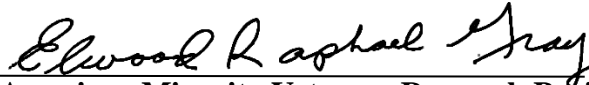
² [Military One Source](#), as of December 31, 2022

³ [VA Claim Insider](#), August 10, 2023

Member Organizations, Maryland Military Coalition


Air Force Sergeants Association


American Military Society


American Minority Veterans Research Project

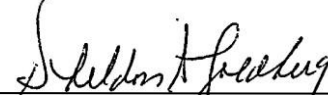

Association of the United States Navy



Commissioned Officers Association of the
US Public Health Service


Disabled American Veterans


Distinguished Flying Cross Association


Fleet Reserve Association


Jewish War Veterans of the USA


Maryland Air National Guard Retirees'
Association


Maryland Veterans Chamber of Commerce


Military Officers Association of America



Military Order of the Purple Heart

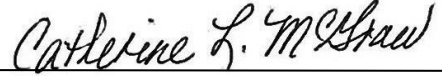

Montford Point Marines of America



National Association for Black Veterans


Naval Enlisted Reserve Association


NOAA Association of Commissioned Officers


Reserve Organization of America


Society of Military Widows


National Active and Retired Federal Employees
Veterans Affairs Directorate, NARFE MD


Veterans of Foreign Wars