



Testimony of

American Property Casualty Insurance Association (APCIA)

Senate Finance Committee

Senate Bill 844 - Workers' Compensation - Occupational Disease Presumptions – Hypertension

March 5, 2024

Unfavorable

The American Property Casualty Insurance Association (APCIA) is a national trade organization whose members write approximately 67% of the U.S. property and casualty insurance market, including 89% percent of Maryland's workers' compensation market. APCIA appreciates the opportunity to provide written comments in opposition to Senate Bill 844.

Senate Bill 844 proposes to take an existing presumption of work-relatedness for hypertension in certain first responders and ratchet it up to an untenable degree by functionally providing that individuals suffering from hypertension do not have to demonstrate any disability whatsoever to qualify for the presumption. While this would not be done explicitly, as in Senate Bill 538 of 2023, merely obtaining three blood pressure readings that indicate hypertension and having medication prescribed for the condition are clearly inadequate indicators of actual disability warranting compensation.

Many first responders already enjoy statutory preferences unavailable to the vast majority of claimants, in the form of various presumptions that relieve them of the modest burden of proving the work-relatedness of certain injuries and illnesses. By proposing such a low threshold to demonstrate actual disability as a result of the claimed injury or condition, Senate Bill 844 would set a terrible precedent that severely undermines that workers' compensation system.

For these reasons, APCIA urges the Committee to provide an unfavorable report on Senate Bill 844.

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