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February 5, 2025

The Honorable Pam Beidle
Chair, Senate Finance Committee
3 East
Miller Senate Office Building
Annapolis, MD 21401

Senate Bill 374 - Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage (James “Jimmy” Malone Act)

Dear Chair Beidle,

The League of Life and Health Insurers of Maryland, Inc. *supports Senate Bill 374 - Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage (James “Jimmy” Malone Act)* with amendments.

We applaud the important goal of this bill as it seeks to serve our very own hometown heroes who serve our communities on a daily basis. It is critical that we support these efforts.

Similar bills to Senate Bill 374 have been introduced in other states, but none have passed as this bill is drafted. We urge the committee to align with those bills which mandate the coverage, but clearly in the self-insured government only plans. As the “professional firefighter” as defined in the legislation only applies to state, county, and municipal employees (all of which would be in government funded and financed, self-insured coverage), we suggest streamlining the bill to exclude commercial coverage. Even with that stipulation, we want committee members to be assured that commercial carrier already cover any cancer screening as mandated by the United States Preventive Services Task Force, all of which appear on the International Association of Fire Fighters website.

As introduced, the bill also creates concerns from carriers regarding treating insured individuals differently based on occupation which other state’s laws have avoided. I have received feedback from various carriers that we cannot create a separate set of benefits for one particular class of people that is more or less generous than another class of people and could risk violating Section 1557 of the Affordable Care Act.

We are happy to share those examples with committee staff and to help craft language so the important goal of this bill can be achieved. For these reasons, the League urges the committee to give Senate Bill 374 a favorable with amendment report.

Very truly yours,

A handwritten signature in black ink, appearing to read "Math Celentano", with a long horizontal line extending to the right.

Matthew Celentano
Executive Director

cc: Members, Senate Finance Committee