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## LEGISLATIVE BLACK CAUCUS OF MARYLAND, INC.

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January 24, 2025

Chairwoman Pamela Beidle Finance Committee 2 East Miller Senate Office Building Annapolis, Maryland 21401

Dear Chairwoman Beidle, Vice Chairman Hayes, and Members of the Committee.

The Legislative Black Caucus of Maryland offers its strong and favorable support for Senate Bill 60 (SB60) – Health Insurance – Coverage for Calcium Score Testing. This bill mandates that certain health insurers and the Maryland Medical Assistance Program provide coverage for calcium score testing, starting on January 1, 2026, for individuals at increased risk of cardiovascular disease. Senate Bill 60 addresses critical health disparities by ensuring access to an important preventive measure, particularly for communities that are disproportionately affected by heart disease. The bill is a Black Caucus 2025 legislative priority, and aligns with the Caucus' commitment to improving health outcomes and ensuring equitable access to care for all Marylanders, especially those in historically underserved communities.

Cardiovascular disease remains one of the leading causes of death in Maryland, with certain populations, particularly African Americans, disproportionately impacted. Although mortality rates for heart disease and stroke have declined over time, African Americans still experience significantly higher rates, with heart disease 20% higher and stroke 40% higher compared to White Americans. CVD affects 47.3% of African American women, who also have the highest rates of hypertension, stroke, heart failure, and coronary artery disease. Conditions like high blood pressure, diabetes, and high cholesterol, common in these communities, increase the risk of coronary artery disease. Calcium score testing is a critical diagnostic tool that helps detect early signs of coronary artery disease, particularly in individuals who may not yet exhibit symptoms. By requiring health insurers to cover calcium score testing for individuals with at least three risk factors—such as diabetes, high blood pressure, high cholesterol, and a family history of premature coronary artery disease—Senate Bill 60 ensures that these individuals have access to an important preventive measure.

Access to preventive health services has long been a barrier for underserved communities, particularly in Maryland's communities of color. Black adults

consistently exhibit higher rates and poorer outcomes of cardiovascular disease (CVD) relative to other racial groups, even after accounting for differences in socioeconomic status (SES). Senate Bill 60 addresses these disparities by mandating that individuals at increased risk for heart disease have access to a diagnostic tool that can help identify the condition before it becomes life-threatening. Early detection of coronary artery disease can lead to more effective interventions and ultimately better health outcomes, reducing the burden on Maryland's healthcare system and improving the quality of life for those affected.

The bill applies to policies issued, delivered, or renewed after January 1, 2026, and is consistent with similar requirements for managed care organizations and insurers under the Maryland Insurance and Health General Articles. This ensures that all individuals, regardless of their insurance provider, will have access to calcium score testing if they meet the risk criteria, further promoting equity in healthcare access.

Senate Bill 60 represents a forward-thinking and compassionate approach to addressing the growing health disparities in Maryland. By expanding access to preventative care for those at highest risk for heart disease, this bill not only promotes better health outcomes but also supports the values of fairness and equity that are central to our commitment to improving healthcare for all Marylanders. For these reasons, the Legislative Black Caucus of Maryland strongly supports Senate Bill 60.

Legislative Black Caucus of Maryland