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March 25, 2025

The Honorable Joseline A. Pena-Melnyk  
Chair, House Health and Government Operations Committee  
Room 241, House Office Building  
Annapolis, Maryland 21401

RE: Senate Bill 956 - Health Insurance - Medicare Supplement Policies - Broker Commission  
FAVORABLE

Dear Chair Pena Melnyk and Members of the Committee,

On behalf of the National Association of Benefits Insurance Professionals of Maryland (NABIP MD), I wish to express our support for Senate Bill 956.

NABIP MD (formerly Maryland Association of Health Underwriters - MAHU) is a trade association comprised of several hundred licensed health insurance producers in Maryland who represent both businesses and individuals in analyzing their need for health insurance and advising clients on health insurance coverage and benefits. NABIP MD members have traditionally served as the representatives for small and medium-sized businesses in the negotiation of health benefit plans for the employees of those businesses.

As we have testified in the past, an important part of the services provided by NABIP MD members is assisting clients in evaluating the cost of benefits and coverages.

In this legislation, the interests of NABIP MD members and other health insurance brokers are secondary, however, to the interests of hundreds of thousands of Marylanders who make the decision each year to enroll in, or to switch to, a Medicare supplement health insurance plan. This is an important decision, and our seniors who must face this decision each year are often in need of experienced advice and counsel, provided by a licensed professional in the field.

The bill that is before you addresses a market imbalance that impedes the ability of NABIP MD members to provide this service, and therefore consumers to obtain this service. We hope to engage the Finance Committee in an objective discussion of the problem, and to agree that we should work together toward a solution.

Senate Bill 956 is one such solution, and for that reason NABIP MD supports this legislation.

Very truly yours,



Bryson Popham

cc: Melissa Coles, President, NABIP MD  
Kevin O'Toole, Co-Chair, NABIP MD Legislative Committee  
Glenn Arrington, Co-Chair, NABIP MD Legislative Committee