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Date: February 20, 2025

Bill # / Title: House Bill 974 - Health Insurance - Preventive Services - Enforcement Authority

Committee: House Health and Government Operations Committee

Position: Support

The Maryland Insurance Administration (MIA) appreciates the opportunity to offer this letter of support for House Bill 974.

House Bill 974 directs the MIA to enforce the current state law requiring coverage and limiting cost sharing for preventive health services in a manner that is consistent with federal rules and guidance in effect on December 31, 2024, and permits the Insurance Commissioner to adopt regulations that may be necessary to carry out these requirements.

Prohibition on cost sharing for high value, preventive services is a key provision of the federal Affordable Care Act and is at this point a longstanding benefit for Maryland insurance consumers. In March, 2023, the MIA issued a bulletin reminding carriers of their obligation under state law to cover these services with zero cost sharing. Earlier this year, the MIA issued a bulletin reminding carriers of their obligation to correctly pay claims for preventive care and to educate carriers on the correct way to code such claims. The elimination of cost-sharing requirements for preventive services are an integral part of the consumer protections spelled out in Maryland law and can play a vital role in connecting insureds with needed care.

For these reasons, the MIA urges a favorable committee report on House Bill 974 and thanks the committee for the opportunity to share its support.