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CECIL COUNTY CHAMBER of COMMERCE

March 25, 2025

Delegate Joseline A. Pena-Melnyk
Health & Government Operations Committee
240 Taylor House Office Building
241 Taylor House Office Building
Annapolis, MD 21401

RE: Senate Bill 956 – Health Insurance – Medicare Supplement Policies – Insurance Producer Commission

Delegate Pena-Melnyk & Members of the House Health & Government Operations Committee:

The Cecil County Chamber of Commerce, representing over 400 businesses and organizations in Cecil County, is writing to express our **SUPPORT** for **Senate Bill 956 – Health Insurance – Medicare Supplement Policies – Insurance Producer Commission**. Our Government Relations Committee, comprised of Chamber members who monitor and provide testimony on pending legislation, has carefully reviewed this bill.

In 2022, the Maryland General Assembly passed a bill (House Bill 247) providing a crucial lifeline for Marland Medicare Supplement policyholders. The legislation went into effect on July 1, 2023. It enabled those trapped in expensive Medigap plans, with premiums rising disproportionately to the market, to switch to more competitive policies regardless of health conditions during a 31-day window coinciding with their birthday.

This legislation addressed a critical gap: unlike Medicare Advantage, Part D, and ACA plans, Medigap policies lack an annual open enrollment period at the federal level. After the initial six-month enrollment window for Medicare parts A and B, Medigap applications are typically subject to medical underwriting, except in limited circumstances. Consequently, prior to HB 247, healthier beneficiaries could seek lower premiums, but those with pre-existing conditions were locked into unaffordable plans. Their only recourse was often to switch to a Medicare Advantage plan, which may not have been the optimal choice. Additionally, they were forced to wait for the standard Medicare Advantage open enrollment period, which runs from October 15 to December 7 each year. Furthermore, the current situation creates a disincentive for agents to properly advise beneficiaries within the Medigap market, potentially leading to increased enrollment in Medicare Advantage plans, regardless of the beneficiary's best interest.

A recent AARP article highlighted that healthcare costs are the top retirement concern for individuals over 60, surpassing anxieties about running out of money and inflation. Alarming, only about one-third of people specifically save for healthcare costs in retirement. This underscores the critical importance of selecting an affordable and appropriate Medicare plan. Compounding the issue, 65% of Medicare users find the program confusing.

Maryland's senior population urgently needs accessible and professional guidance. Senate Bill 956 is essential for Maryland's insurance agents to provide the necessary time and efforts to assist the insured obtain the vital protections established by HB 247. It will ensure that Maryland seniors can access the expert assistance they need to navigate their Medicare options and secure the most beneficial coverage.

We respectfully urge you to **PASS Senate Bill 956** this legislative session. Your support will empower Maryland seniors to make informed decisions about their healthcare, ultimately safeguarding their financial well-being and peace of mind.

We trust that you and your colleagues will make informed decisions that benefit all Marylanders and the businesses that are vital to our state's prosperity and quality of life. We are ready to assist you in any way possible. Please feel free to contact our Government Relations Committee through Jessica Worley at jworley@cecilchamber.com (410-392-3833) or Committee Chair Carl Roberts at cdennyroberts1@aol.com (443-206-3068).

Sincerely,

Cecil County Chamber of Commerce
Government Relations Committee