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House Health and Government Operations Committee
240 Taylor House Office Building
241 Taylor House Office Building
Annapolis, Maryland 21401

**RE: HB 1069 Life and Health Insurance Policies and Annuity Contracts – Discretionary
Clauses - Prohibition**

Position: SUPPORT

Dear Chair Pena-Melnyk, Vice Chair Cullison, and Members of the Committee:

The Maryland Psychological Association, (MPA), which represents over 1,000 doctoral level psychologists throughout the state, asks the Senate Finance Committee to **FAVORABLY report on HB 1069.**

HB 1069 seeks to extend a Maryland state insurance law to cover Health Maintenance Organizations (HMOs), health insurance policies, life insurance policies, and annuity contracts, and would explicitly prohibit carriers from reserving sole discretion to interpret policy terms or applying standards of interpretation or review that conflict with Maryland state law. This measure aims to ensure that policyholders receive fair and consistent coverage determinations in alignment with state regulations and would prevent insurers from unilaterally defining policy terms in a manner that could disadvantage consumers. By reinforcing state oversight, the bill enhances consumer protections and promotes transparency in insurance practices.

We urge the Committee to issue a **favorable report on HB 1069.** If we can be of any further assistance, please do not hesitate to contact MPA's Legislative Chair, Dr. Stephanie Wolf, JD, Ph.D. at mpalegislativcommittee@gmail.com.

Respectfully submitted,

David Goode-Cross, Ph.D.

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President

Stephanie Wolf, JD, Ph.D.

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Chair, MPA Legislative Committee

cc: Richard Bloch, Esq., Counsel for Maryland Psychological Association
Barbara Brocato & Dan Shattuck, MPA Government Affairs