

Testimony of Alfred Mendelsohn on SB 0956

I appreciate the opportunity to share my testimony, and I apologize for submitting it in this manner—I was unaware of the requirement to submit it prior to the hearing date.

My name is Alfred Mendelsohn, and I am the proud owner of Abrams/Mendelsohn Insurance, a small insurance agency that has been serving our community since 1948.

One of the most rewarding aspects of my work is selling Medicare supplement policies. These policies provide essential, comprehensive coverage to seniors and individuals who qualify for Medicare due to disabilities or specific illnesses. I have been particularly enthusiastic about the new birthday rule. While it may increase costs for everyone in the long term, it has already delivered meaningful savings for my clients. To date, I've helped approximately 25 individuals lower their premiums by an average of over \$100 per month—with several clients saving even more than that.

However, it is no secret that insurance companies do not favor this new rule. Historically, once a client could not pass medical underwriting, companies would raise premiums year after year, knowing that clients were effectively “stuck” with their current policy. Although they are required to inform clients of the birthday rule, these notifications are often lackluster—printed in black and white on postcards or envelopes that seem designed to be overlooked—especially when compared to the glossy brochures used to attract clients initially.

So, who advocates for these clients? Ideally, it would be their agent—the professional who initially enrolled them. Unfortunately, without adequate compensation, many agents cannot sustain their business and continue to support their clients. This creates a financial disincentive to alert clients about opportunities for better coverage. While I prioritize my clients' interests above all else and would never succumb to such pressures, the temptation exists.

The proposed bill addresses this issue by ensuring agents are fairly compensated, allowing us to remain in business and advocate for our clients effectively. I commend Senator West for championing this legislation and applaud the Senate for unanimously supporting it in both Committee and on the floor. I respectfully urge you to follow their lead and give this bill your full support.

Thank you for your time and for considering this important matter.

Al Mendelsohn

Abrams/Mendelsohn, Inc
722 Cockeyes Mill Road
Reisterstown Maryland 21136