

City of Baltimore

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Councilwoman Phylcia R. L. Porter,

District 10

CHAIR: Public Health and Environment

MEMBER:

Labor and Workforce

Public Safety

Transportation and Land Use

February 26, 2026

Bill Title: SB0795: Health Insurance - Vision Benefits - Regulation of Insurers and Vision Benefit Managers

Position: Favorable

To: Chair Beidle, Vice Chair Hayes, Finance Committee

Dear Chair Beidle and Members of the Committee,

I respectfully submit this testimony in strong support of SB0795, a bill that strengthens accountability and transparency within Maryland's vision benefit plans and ensures patient care remains the priority.

Families navigating financial hardship should not face additional barriers when accessing medical care. How insurers and vision benefit managers administer and communicate benefits directly affects communities. Where transparency is deficient, vulnerable patients bear the burden. Eye care goes far beyond prescribing glasses; routine optometric visits detect early signs of diabetes, high blood pressure, and high cholesterol, conditions that disproportionately affect minority and low-income communities. Black and Latino residents are twice as likely to be uninsured, limiting access to preventive care and early intervention. When vision care is inaccessible, early diagnoses are missed, leading to more severe health outcomes.

SB0795 establishes clear standards for transparency, contracting, and reimbursement. It ensures fairness and consistency, reduces administrative burdens, and allows providers to focus on delivering quality care. Strengthened oversight protects both providers and patients from unnecessary barriers. This legislation complements the Child Health Equity Act I passed in 2025, which expanded access to healthcare for children and strengthened services in schools. Financial hardship should never determine health outcomes, and SB0795 advances equitable access to preventive care for all patients.

At its core, SB0795 is about fairness, transparency, and access. By setting clear expectations and reinforcing accountability, we can strengthen our healthcare system and improve health outcomes across Maryland.

I respectfully urge the favorable passage of this important legislation.

Sincerely,

A handwritten signature in black ink, appearing to read "Phylcia R. L. Porter".

Councilwoman Phylcia Porter, MPH, MSL
Phylicia.Porter@baltimorecity.gov
Chair, Public Health and Environment Committee
Baltimore City Council - District 10