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TESTIMONY ON SB#/0134- POSITION: FAVORABLE

Medicare Supplement Policies - Issuance – Requirements

TO: Chair Beidle, Vice Chair Hayes, and members of the Finance Committee

FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#/0134, **Medicare Supplement Policies - Issuance - Requirements**

This bill strengthens protects against insurance carriers in Maryland who issue Medicare Supplement policies from discriminating against people requesting their policy. The bill will require a carrier that issues Medicare supplement policies to issue a Medicare supplement policy to an individual who meets certain criteria during certain special enrollment periods.

It adds teeth to the relevant requirements that the Maryland Insurance Administration applies in governing the insurance carriers.

The MIA enforces the Insurance Article of the Maryland Code and associated regulations. For guaranteed issue rights for Medicare supplement the relevant laws are: • Section 15-909 of the Insurance Article, and • COMAR 31.10.06.06 and 31.10.06.09-1. ¹

With all of the cutbacks being created by Federal policies this bill adds to the tools that Maryland can use to ensure Marylanders are given coverages they have been entitled to in the past continue into the future.

I respectfully urge this committee to return a favorable report on SB#/0134.

¹ <https://insurance.maryland.gov/Consumer/Documents/agencyhearings/Medicare-Supplement-in-Maryland-webinar.pdf>