

MDOA - Written FAV SB134 - Medicare Supplement Pol

Uploaded by: Carmel Roques

Position: FAV



Wes Moore | Governor

Aruna Miller | Lt. Governor

Carmel Roques | Secretary

Date: January 26, 2026

Bill Number: **SB 134**

Bill Title: Medicare Supplement Policies – Issuance – Requirements

Committee: Finance

MDOA Position: FAVORABLE

The Department of Aging (MDOA) thanks the Chair and Committee members for the opportunity to submit this favorable testimony for Senate Bill (SB) 134 - Medicare Supplement Policies – Issuance – Requirements.

As Maryland’s State Unit on Aging, the Maryland Department of Aging (MDOA) oversees the Area Agency on Aging (AAA) network and administers the State Health Insurance Assistance Program (SHIP). Through SHIP, our certified counselors provide free, unbiased counseling to thousands of Maryland’s Medicare beneficiaries annually, including many who are no longer eligible for Medicaid. This direct engagement gives us firsthand insight into the barriers to coverage that SB 134 resolves, as SHIP is one of the primary resources educating beneficiaries of their guaranteed issue rights.

MDOA commends the Maryland Insurance Administration for bringing forward SB 134. This bill represents a vital step toward strengthening consumer protections by ensuring that Marylanders transitioning off of Medicaid are not denied Medicare Supplement coverage due to pre-existing conditions. By expanding guaranteed issue rights, SB 134 provides a critical pathway for lower-income older adults to access the reliable, comprehensive coverage they need.



Wes Moore | Governor

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This bill directly aligns with MDOA's Longevity-Ready Maryland Plan¹, which will work to make Maryland more prepared for our increasingly longer lives over the next 10 years. We need more older Marylanders to have smooth, appropriate access to Medicare options to be Longevity Ready.

For these reasons, the Department of Aging respectfully urges a **favorable** report for SB 134. If you have any questions, please contact Andrea Nunez, Legislative Director, at andrea.nunez@maryland.gov or (443) 414-8183.

Sincerely,

Carmel Roques
Secretary
Maryland Department of Aging

¹ MD Department of Aging website, "Longevity Ready Maryland," *available at*: <https://lrm.maryland.gov/>

SB134 Medicare Supp LOS Final.pdf

Uploaded by: Irnise Williams

Position: FAV

CAROLYN A. QUATTROCKI
Chief Deputy Attorney General

LEONARD J. HOWIE III
Deputy Attorney General

CARRIE J. WILLIAMS
Deputy Attorney General

SHARON S. MERRIWEATHER
Deputy Attorney General

ZENITA WICKHAM HURLEY
Deputy Attorney General



STATE OF MARYLAND
OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION DIVISION
HEALTH EDUCATION AND ADVOCACY UNIT

ANTHONY G. BROWN
Attorney General

WILLIAM D. GRUHN
Division Chief

PETER V. BERNS
General Counsel

CHRISTIAN E. BARRERA
Chief of Staff

IRNISE WILLIAMS
Deputy Unit Director

January 26, 2026

To: The Honorable Pamela Beidle, Chair
Finance Committee

From: Irnise F. Williams, Deputy Director, Health Education and Advocacy Unit

Re: Senate Bill 0134 - Medicare Supplement Policies - Issuance - Requirements-
SUPPORT

The Office of the Attorney General's Health Education and Advocacy Unit (HEAU) supports Senate Bill 134 which addresses two consumer-focused special enrollment periods (SEPs) to ensure Marylanders have guaranteed access to Medicare Supplement plans under specific circumstances.

1. One period is for Medicare-eligible Marylanders who were covered under Medicaid programs such as Qualified Medicare Beneficiary (QMB) or Specified Low-Income Medicare Beneficiary (SLMB) and then disenrolled. These individuals currently face limited options to cover the approximately 20% of costs not paid by Medicare. While a temporary SEP existed during the COVID-19 Public Health Emergency, that provision expired. This bill restores a critical consumer protection by ensuring these individuals have a guaranteed right to purchase a Medicare Supplement plan;
2. Current SEP rules inadvertently prevent Marylanders who were eligible for Medicare before January 1, 2020, from directly enrolling in Medicare Supplement plans D or G, which were introduced on January 1, 2020, after plans C and F were closed to new enrollees under the Medicare Access and CHIP Reauthorization Act of 2014. Plans D and G mirror C and F but exclude coverage for the Part B deductible. This bill corrects that inconsistency and gives older beneficiaries the same guaranteed issue rights as those who became eligible on or after January 1, 2020.

This bill will provide older Medicare beneficiaries equal access to modern Medicare Supplement plans and ensure individuals losing Medicaid coverage have a viable option outside Medicare Advantage plans to avoid significant out-of-pocket costs.

We urge a favorable report on SB134.

SB 134 Medicare Supplement Policies – Issuance – R

Uploaded by: James Gutman

Position: FAV



One Park Place | Suite 475 | Annapolis, MD 21401-3475
1-866-542-8163 | Fax: 410-837-0269
aarp.org/md | md@aarp.org | twitter: @aarpm
facebook.com/aarpm

SB 134 Medicare Supplement Policies – Issuance – Requirements
Senate Finance Committee
January 28, 2026

FAVORABLE

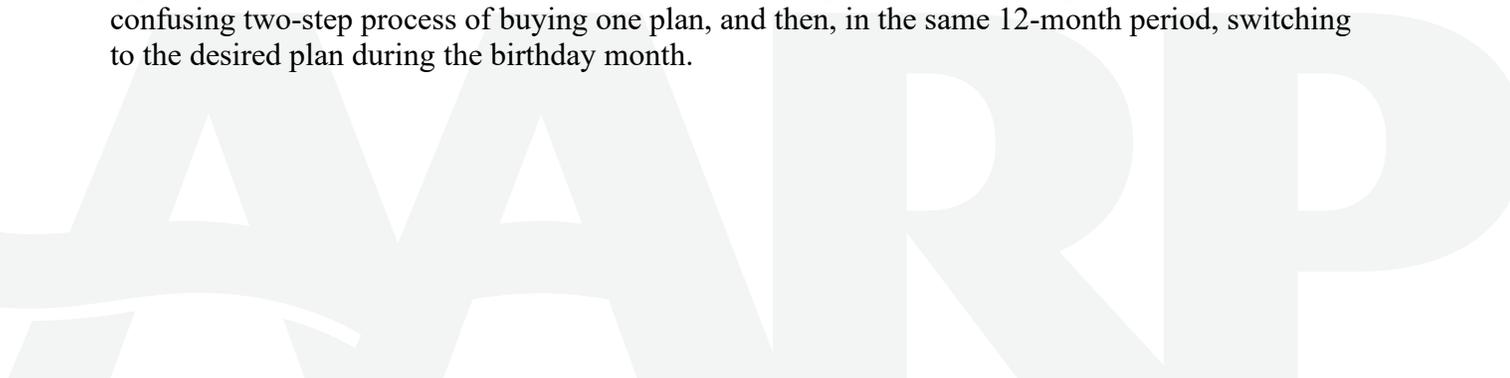
Chair Beidle and members of the Senate Finance Committee, I am Jim Gutman, a health care advocacy lead volunteer for AARP Maryland. I represent that organization and its 850,000 members in the state in support of SB 134. We applaud the Maryland Insurance Administration for helping to craft this important legislation.

Access to appropriate Medicare supplement policies, or Medigap policies as they are commonly known, is very important for AARP’s constituency, as it is for all seniors. But, through no fault of their own, numerous seniors in Maryland and elsewhere are unable to access an appropriate Medigap plan without undergoing medical underwriting, which puts them at risk of being denied coverage. That occurs even with the aid of the wonderfully helpful “Birthday Rule” law that Maryland enacted with AARP support a few years ago.

A few examples illustrate why this new legislation is needed. One situation occurs when Medicaid beneficiaries lose that coverage through no fault of their own. This can occur, for example, when a senior receives a life-insurance settlement as a result of a spouse's death. This may put the surviving senior at an income level that no longer qualifies for Medicaid, but in Maryland, the survivor cannot purchase a Medigap plan without medical underwriting. That’s because in the state, there is no guaranteed-issue Medigap right if a person loses Medicaid.

This bill would remedy that situation and others involving beneficiaries who became eligible for Medicare in 2020 or earlier and were entitled to a Special Enrollment Period guaranteed-issue right but weren’t able to qualify for the Medigap policy of their choice. That’s a result of some recent federal rules that made eligibility for certain Medigap plans dependent on their date of birth.

Specifically, people in this category cannot access Medigap plans D and G, which offer very comprehensive benefits, unless they undergo medical underwriting. While Maryland’s birthday-rule law does allow a beneficiary to switch from a less-comprehensive plan to D or G without going through underwriting in the 30 days following their birthday each year, there is a significant limitation. Persons with the aforementioned guaranteed-issue right must go through a confusing two-step process of buying one plan, and then, in the same 12-month period, switching to the desired plan during the birthday month.



SB 134 provides a means to end, or at least sharply reduce, confusion in such situations. In doing so, it helps Marylanders get into the Medigap plans that meet their needs without going through a lengthy underwriting process that can result in either being denied access to the desired specific plan or having to pay a large additional premium that may be unaffordable.

For all these reasons, AARP urges the committee to give a favorable report on SB 134 and thanks the Maryland Insurance Administration and Senator Beidle for introducing it.

If you have any questions, please contact Sara Westrick, AARP Maryland Advocacy Director at swestrick@aarp.org or by calling 410-310-0374.

SB 134 - MIA - Support.pdf

Uploaded by: Marie Grant

Position: FAV

WES MOORE
Governor

ARUNA MILLER
Lt. Governor



MARIE GRANT
Commissioner

JOY Y. HATCHETTE
Deputy Commissioner

DAVID COONEY
Associate Commissioner
Life and Health

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202
Direct Dial: 410-468-2113
1-800-492-6116 TTY: 1-800-735-2258
www.insurance.maryland.gov

Date: January 28, 2026

Bill # / Title: Senate Bill 134 – Medicare Supplement Policies – Issuance Requirements

Committee: Senate Finance Committee

Position: Support

The Maryland Insurance Administration (MIA) appreciates the opportunity to share its support for Senate Bill 134, which is a Departmental bill.

Many enrollees in Medicare or the Maryland Medical Assistance Program (Medicaid) often find themselves losing coverage through circumstances beyond their control. Medicare Supplement insurance, (also known as “Medigap”), helps cover Medicare Part A and Part B cost-sharing requirements, including deductibles, copayments, and coinsurance. Medicare Supplement policies, which are sold by private insurance companies, are a key source of supplemental coverage for people in traditional Medicare without employer-sponsored retiree benefits or Medicaid.

Senate Bill 134 allows Medicare beneficiaries the right to purchase Medicare Supplement insurance (Medigap) without medical underwriting in two new situations:

First, it guarantees access to Medicare Supplement plans without underwriting for Medicare beneficiaries who lose Medicaid more than six months after Medicare eligibility. Second, it addresses inconsistencies in Special Enrollment Period rules for older Marylanders who became eligible for Medicare before January 1, 2020, allowing them the same plan options as younger beneficiaries.

Regarding the first group, there is a need for a 63-day Special Enrollment Period (SEP) with guaranteed issue rights for Medicare beneficiaries to acquire a Medicare Supplement policy after losing Medical Assistance. During the Covid-19 Public Health Emergency, there was a temporary provision in state law allowing for a SEP in these circumstances, which has now expired.¹ This bill aims to ensure that individuals losing full Medicaid, or Medicaid Qualified Medicare

¹House Bill 536, Chapter 495 Acts of 2022 and Maryland Insurance Administration, Bulletin 20-36, *COVID-19 State of Emergency: Renewal/Reactivation of Emergency Powers* (September 4, 2020).

Beneficiary (QMB) or Specified Low-Income Medicare Beneficiaries (SLMB), have a viable option outside of the Medicare Advantage plans to cover the approximately 20% of their costs not paid by Medicare.

Regarding the second group, the SEP with a guaranteed issue right is also needed for older Marylanders who became eligible for Medicare before January 1, 2020, so that they have the same Medicare Supplement plan options under a SEP as are given to younger Medicare-eligible Marylanders. This inconsistency was created as a result of the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA). Medicare introduced two new Medicare Supplement plans, D and G. D mirrored C, and G mirrored F - the only difference being that, per MACRA, the new plans did not cover the Part B deductible. (Medicare Part B largely covers cost for doctors' visits; the deductible this year is \$283.)

Unfortunately, federal Medicare Special Enrollment Period rules for the Medicare Supplement do not allow those who qualified for Medicare before January 1, 2020 the ability to purchase a G or D plan without underwriting. Existing law permits most Medicare Supplement policyholders to switch to these plans without underwriting during their birthday month. Because of the changes to the law outlined above, older beneficiaries currently face a complicated two-step process to access these plans. Senate Bill 134 aims to simplify this process and protect their access to necessary coverage.

Overall, the bill closes guaranteed issue right gaps for people transitioning off of Medicaid, strengthens consumer protections during special enrollment periods, and ensures a simpler process to access Medigap coverage without medical underwriting - at minimal cost and risk impact to Medicare Supplement Plans.

For the reasons set forth above, the MIA urges a favorable committee report on House Bill 275 and thanks the committee for the opportunity to share its support.

Testimony in support of SB0134 - Medicare Suppleme

Uploaded by: Richard KAP Kaplowitz

Position: FAV

01/28/2026

Richard Keith Kaplowitz
Frederick, MD 21703

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>