

I am submitting testimony in support of HB1112 because the stability of Maryland's individual and group health insurance markets directly affects residents' access to care. Over the years, insurance costs have risen dramatically, making essential coverage increasingly difficult to afford.

Even when coverage is technically available, accessing care is often a challenge. Many providers do not accept certain marketplace plans, and denials of coverage are common. For example, CareFirst has a high denial rate, which has forced me to file multiple complaints with the Maryland Insurance Administration just to resolve basic coverage issues.

I personally pay full price for a plan because my son has a rare disorder, and his Medicaid coverage does not easily work with out-of-state doctors. This creates additional financial strain and limits access to his necessary medical care. As a self-employed professional, I also direct the people who work with me to the marketplace, and it would be beneficial to be able to offer better insurance options.

To improve access and affordability, I recommend the following:

1. Reduce high deductibles and out-of-pocket costs to make coverage truly usable.
2. Reduce coverage denials and improve consistency to ensure medically necessary care is accessible.
3. Expand provider networks, including access to out-of-state specialists for rare or complex conditions.
4. Enhance support for self-employed individuals and small businesses so employees have meaningful coverage.
5. Prioritize coverage for essential medical supports, therapies, and medications.

HB1112's study and recommendations from the Health Insurance Coverage Protection Commission are essential to understanding these real-world barriers and guiding improvements to the insurance system.

Thank you for your consideration.

Ashley Johnson, [M.Ed](#), BCBA, LBA