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TO: The Honorable Melony Griffith, Chair  
Members, Senate Finance Committee  
The Honorable Justin Ready

FROM: Pamela Metz Kasemeyer  
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DATE: March 8, 2023

RE: **SUPPORT** – Senate Bill 784 – *Health Insurance – Labor and Delivery Services – Cost-Sharing Requirements*

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On behalf of the Maryland State Medical Society and the Maryland Section of the American College of Obstetricians and Gynecologists, we **support** Senate Bill 784.

Senate Bill 784 required insurers, nonprofit health service plans, and health maintenance organizations to provide coverage for labor and delivery services without a copayment, deductible, co-insurance, or any other cost-sharing requirements.

This Session, the General Assembly is considering a number of critical initiatives that protect access to and the provision of reproductive health care services. Similarly, labor and deliver services should be accessible and affordable. Currently, many insurance plans have significant deductibles and copayments that significantly disadvantage many low and middle income Marylanders who struggle to meet their cost-sharing responsibilities for labor and delivery services. Passage of Senate Bill 784 is in line with the policies that this General Assembly is seeking to advance. A favorable report is requested.