

MedChi

The Maryland State Medical Society

1211 Cathedral Street
Baltimore, MD 21201-5516
410.539.0872
Fax: 410.547.0915

1.800.492.1056

www.medchi.org

TO: The Honorable Delores G. Kelley, Chair
Members, Senate Finance Committee
The Honorable Clarence K. Lam

FROM: Danna L. Kauffman
Pamela Metz Kasemeyer
J. Steven Wise

DATE: March 3, 2021

RE: **SUPPORT** – Senate Bill 685 – *Insurance Law – Application to Direct Primary Care Agreements – Exclusion*

The Maryland State Medical Society (MedChi), the largest physician organization in Maryland, **supports** Senate Bill 685, which exempts a “direct primary care agreement” from insurance regulation and authorizes the Health Education and Advocacy Unit (HEAU) in the Division of Consumer Protection of the Office of the Attorney General to assist consumers in understanding direct primary care agreements.

A “direct primary care agreement” is an option to complement, not substitute insurance products. In other states that recognize these agreements, it is often used in combination with high deductible plans. Currently, these products are being used in Maryland but there is a lack of clarity in the law regarding their use. Direct primary care provides patients with greater flexibility to meet their health care needs. It is simply an option that allows patients and their healthcare providers to establish a closer professional relationship. As medical costs continue to increase, patients should have the option to customize their health care to best suit their individual needs. The addition of authorizing the HEAU to work with consumers is a positive addition to this bill.

For these reasons, MedChi respectfully requests that the Committee support Senate Bill 685.

For more information call:

Danna L. Kauffman
Pamela Metz Kasemeyer
J. Steven Wise
410-244-7000