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TO: The Honorable Thomas M. Middleton, Chair
Members, Senate Finance Committee
The Honorable Delores G. Kelley

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

DATE: February 17, 2016

RE: **SUPPORT** – Senate Bill 450 – *Health Care Provider Malpractice Insurance –
Scope of Coverage*

On behalf of the Maryland State Medical Society (MedChi), the Maryland Chapter of the American College of Emergency Physicians (MDACEP), and the American Congress of Obstetricians and Gynecologists, Maryland Section (MDACOG), we support Senate Bill 450.

Senate Bill 450 allows a medical malpractice insurance policy to include coverage for the defense of a health care provider in a disciplinary hearing arising out of the practice of the health care provider's profession. Current law requires that insurance coverage be split into two policies: (1) coverage for the defense of a health care provider in a disciplinary hearing, and (2) coverage arising from damages due to medical injury. It is our understanding that Maryland is the only state that prohibits disciplinary coverage to be included in a medical malpractice insurance policy. More importantly, the "bundling" of these policies would make more physicians aware of the availability of these policies and make the purchase of these policies more cost effective.

MedChi, MDACEP and MDACOG ask for a favorable report on Senate Bill 450.

For more information call:

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