

# MedChi

*The Maryland State Medical Society*

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TO: The Honorable Shane E. Pendergrass, Chair  
Members, House Health and Government Operations Committee  
The Honorable Ariana B. Kelly

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

DATE: February 14, 2019

RE: **SUPPORT** – House Bill 315 – *Insurance Law – Application to Direct Primary Care Agreements – Exclusion*

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The Maryland State Medical Society (MedChi), the largest physician organization in Maryland, **supports** House Bill 315, which defines a “direct primary care agreement” to specify that it is not health insurance, a health benefit plan, or long-term care insurance, nor is it subject to provisions governing health insurance or nonprofit health benefit plans. By doing so, the bill exempts a primary care provider (or agent) that provides primary care services in accordance with a “direct primary care agreement” from insurance producer licensing requirements.

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. House Bill 315 is based on model state legislation from the Direct Primary Care Coalition. At least 23 states have enacted legislation defining DPC agreements and excluding such agreements from insurance regulation. Legislation is pending in Pennsylvania. House Bill 315 seeks to recognize this type of product in law, thereby providing needed clarity.

For these reasons, MedChi respectfully requests that the Committee support House Bill 315.

**For more information call:**

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