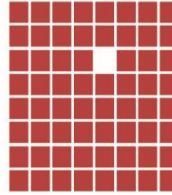




*The Maryland State Medical Society*  
1211 Cathedral Street  
Baltimore, MD 21201-5516  
410.539.0872  
Fax: 410.547.0915  
1.800.492.1056  
www.medchi.org

1211 Cathedral Street  
Baltimore, MD 21201-5585  
410-727-2237  
e-mail: mdacep@aol.com  
www.mdacep.org



**Maryland Chapter**  
**AMERICAN COLLEGE OF**  
**EMERGENCY PHYSICIANS**

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

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

**DATE:** February 21, 2019

**RE:** **SUPPORT** – House Bill 697 – *Health Insurance – Consumer Protections*

---

On behalf of the Maryland State Medical Society (MedChi) and the Maryland Chapter of the American College of Emergency Physicians (MDACEP), we submit this letter in **support** of House Bill 697.

House Bill 697 codifies in Maryland law several consumer protections that are currently in effect under the federal Affordable Care Act (ACA). Most notable are provisions that authorize dependent coverage up to the age of 26; prohibit preexisting condition exclusions; prohibit policy rescissions; and prohibit annual or lifetime limits on the dollar value of benefits. These and other provisions contained in House Bill 697 expand coverage options and ensure that individuals are not unfairly restricted from obtaining coverage. For example, prior to the ACA, insurers could exclude consumers with pre-existing conditions, which could be a condition as common as high blood pressure, asthma, or other allergies. Exclusions such as these make it difficult for consumers to obtain health coverage.

Given the uncertainty regarding the ACA, codifying these provisions in Maryland law ensures that consumers will continue to benefit from these protections. For these reasons, MedChi and MDACEP support House Bill 697.

**For more information call:**

Danna L. Kauffman  
Pamela Metz Kasemeyer  
J. Steven Wise  
Richard A. Tabuteau  
(410) 244-7000