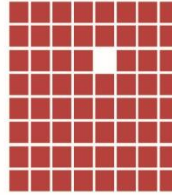




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**Maryland Chapter**  
**AMERICAN COLLEGE OF**  
**EMERGENCY PHYSICIANS**

**TO:** The Honorable Delores G. Kelley, Chair  
Members, Senate Finance Committee  
The Honorable Brian J. Feldman

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

**DATE:** March 13, 2019

**RE:** **SUPPORT** – Senate Bill 868 – *Health Insurance – Consumer Protections*

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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 Senate Bill 868.

Senate Bill 868 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 Senate Bill 868 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 Senate Bill 868.

**For more information call:**

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