



Unitarian Universalist Legislative Ministry of Maryland

Shared Voices for Liberal Religious Values in Maryland

SUPPORT FOR SB 868 Health Insurance - Consumer Protections

Senate Finance Committee, March 13, 2019

The UULM-MD believes health care is such a critical issue that we established a priority to achieve universal, accessible, affordable, and adequate health care for all since our formation in 2005. As a faith community, Unitarian Universalists have joined with many advocates in Maryland and nationally to support system changes, incremental advancements, and to protect the progress made. This is a major way UUs can translate into action our belief in the inherent worth and dignity of each person.

We are pleased and proud to be presenting testimony to this very supportive committee which has seven sponsors including Chair Kelley and the lead sponsor Vice Chair Feldman. Hopefully having 33 Senators already expressing major support by putting their names on SB 868, Maryland can codify some of the major provisions in the Federal *Patient Protection and Affordable Care Act* (ACA). The support of the ACA by the Maryland General Assembly has allowed us to continue to decrease the number of uninsured significantly. For many this is the first time they have been able to overcome the barriers they have faced in obtaining quality and affordable health care coverage. This trend needs to continue despite the Federal Administration and many in Congress who have been trying to repeal or weaken the ACA.

While the prohibition against denying or limiting coverage due to pre-existing conditions has received the most attention, several other crucial ACA provisions are also in SB 868 including: prohibiting a carrier from rescinding a health benefit plan once the insured is covered, requiring insurers to provide coverage for a dependent child for the child until age 26, and prohibiting a carrier from establishing lifetime limits or annual limits.

Thank you!

Betty McGarvie Crowley, Chair

UULM-MD HealthCare Task Force