



February 5, 2019

The Honorable Dereck E. Davis
Economic Matters Committee
Room 231, House Office Building
Annapolis, MD 21401

RE: HB 0378 – Public Health - State-Provided Health Care Benefits – Oppose

Dear Delegate Davis:

This bill would create a state administered health insurance plan. There are several aspects of this bill that are disturbing.

The plan would provide benefits to State residents who do not receive federal benefits through Medicare, TRICARE, *plans that are subject to ERISA*, or any other federal medical program. Employer sponsored group health plans are subject to ERISA. It is unclear if this provision is intended to include citizens already covered by group health plans. MVA records will be used to identify eligible citizens. It is unclear why or how MVA records would contain the information necessary to identify which state residents are not already covered by other health insurance plans. Will this bill necessitate the collection (and therefore the disclosure by citizens) of information to the MVA to enable it to meet this provision?

Employers will be forced to contribute 10% of total wages paid into the fund to support this insurance plan. While the bill allows for excluding the wages of employees already covered by the listed insurance programs, that will require employers to violate the privacy of its employees by asking them to disclose this information, and keep those records, in order to avail itself of this exclusion. That is an untenable position in which to place employers and employees.

Citizens who do not voluntarily enroll, will be “auto-enrolled” in a plan. It seems wholly unwise to force citizens into state-sponsored programs in which they may not wish to participate.

The Carroll County Chamber of Commerce, a business advocacy organization of over 600 members, opposes this bill and asks that you give it an unfavorable report.

Sincerely,

A handwritten signature in cursive script that reads 'Mike McMullin'.

Mike McMullin
President
Carroll County Chamber of Commerce
CC: Delegate Haven Shoemaker
Senator Justin Ready

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