

**MARYLAND INSURANCE ADMINISTRATION
SB 380/HB 774 SHORT-TERM MEDICAL STUDY
PUBLIC MEETING
AUGUST 15, 2017
10:00 am – 1:00 pm**

AGENDA

I. Opening Remarks

II. Overview of Current Law and Current Marketplace

III. Overview of Study Objectives

- a. Assess the need in Maryland for short-term medical insurance offered by non-admitted insurers.
- b. Review of Study Requirements
 - i. Identify the circumstances in which individuals in the State are in need of short-term medical insurance.
 - ii. Assess the availability of short-term medical insurance offered by admitted insurers including whether that coverage is unavailable in certain parts of the State.
 - iii. Determine whether short-term medical policies are being sold online and whether they are being sold by licensed Maryland insurance producers.
 - iv. Compare admitted v. non-admitted carriers' short-term medical policies:
 1. Coverages;
 2. Premiums; and
 3. Underwriting practices.
 - v. Assess the impact of authorizing non-admitted insurers to offer short-term medical insurance as a surplus line to:
 1. The admitted health insurance market;
 2. Consumers; and
 3. Individuals who are unable to obtain health coverage for failure to enroll during an open enrollment period or who drop coverage obtained under the Affordable Care Act.
 - vi. Review and provide information about consumer complaints and enforcement actions relating to short-term medical insurance policies.

vii. Recommend the following:

1. Whether limitations in current law on the offering of short-term medical insurance by a non-admitted insurer as a surplus line should be altered to address any barriers to health coverage access encountered by individuals in the State; and
2. Any adoption of disclosures or consumer protections needed if offering the insurance is authorized for circumstances in addition to those permitted under current law.

IV. Testimony from Stakeholders on items in III.

V. Wrap Up