

## Chapter 746

## (House Bill 1351)

AN ACT concerning

**Health Insurance – Provider Panels – Credentialing for Behavioral Health Care Professionals**

FOR the purpose of altering the providers of certain community-based health services that a carrier is prohibited from rejecting for participation on the carrier's provider panel; altering the period of time in which certain carriers are required to accept or deny certain social workers, counselors, ~~therapists,~~ and psychology associates for participation on the carrier's provider panel; and generally relating to and the credentialing of behavioral health care professionals for health insurance provider panels.

BY repealing and reenacting, with amendments,  
Article – Insurance  
Section 15–112(g)  
Annotated Code of Maryland  
(2017 Replacement Volume and 2024 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
That the Laws of Maryland read as follows:

**Article – Insurance**

15–112.

(g) (1) A provider that seeks to participate on a provider panel of a carrier shall submit an application to the carrier.

(2) (i) Subject to subparagraph (ii) of this paragraph and paragraph (3) of this subsection, the carrier, after reviewing the application, shall accept or reject the provider for participation on the carrier's provider panel.

(ii) A carrier may not reject a provider who provides community-based health services for a program accredited under COMAR 10.63.02 for participation on the carrier's provider panel because the provider practices within the scope of the provider's license and is:

1. a ~~licensed graduate social worker or a~~ licensed master social worker, as ~~those terms are~~ defined in § 19–101 of the Health Occupations Article;

2. a licensed graduate alcohol and drug counselor, a licensed graduate marriage and family therapist, a licensed graduate professional art therapist, or

a licensed graduate professional counselor, as those terms are defined in § 17–101 of the Health Occupations Article; or

3. a registered psychology associate, as defined in § 18–101 of the Health Occupations Article.

(iii) If the carrier rejects the provider for participation on the carrier's provider panel, the carrier shall send to the provider at the address listed in the application written notice of the rejection.

(3) (i) ~~[(Subject)] EXCEPT AS PROVIDED IN SUBPARAGRAPH (IV) OF THIS PARAGRAPH AND SUBJECT~~ to paragraph (4) of this subsection, within 30 days after the date a carrier receives a completed application, the carrier shall send to the provider at the address listed in the application written notice of:

1. the carrier's intent to continue to process the provider's application to obtain necessary credentialing information; or

2. the carrier's rejection of the provider for participation on the carrier's provider panel.

(ii) The failure of a carrier to provide the notice required under subparagraph (i) of this paragraph is a violation of this article and the carrier is subject to the penalties provided by § 4–113(d) of this article.

(iii) Except as provided in subsection (v) of this section AND SUBPARAGRAPH (IV) OF THIS PARAGRAPH, if, under subparagraph (i)1 of this paragraph, a carrier provides notice to the provider of its intent to continue to process the provider's application to obtain necessary credentialing information, the carrier, within 120 days after the date the notice is provided, shall:

1. accept or reject the provider for participation on the carrier's provider panel; and

2. send written notice of the acceptance or rejection to the provider at the address listed in the application.

**(IV) FOR A PROVIDER DESCRIBED IN PARAGRAPH (2)(II) OF THIS SUBSECTION, ~~A LICENSED CERTIFIED SOCIAL WORKER CLINICAL, OR A LICENSED CLINICAL PROFESSIONAL COUNSELOR~~ IF, UNDER SUBPARAGRAPH (I)1 OF THIS PARAGRAPH, A CARRIER PROVIDES NOTICE TO THE PROVIDER OF ITS INTENT TO CONTINUE TO PROCESS THE PROVIDER'S APPLICATION TO OBTAIN NECESSARY CREDENTIALING INFORMATION, WITHIN ~~30~~ 60 DAYS AFTER THE DATE A CARRIER RECEIVES A COMPLETED APPLICATION, THE CARRIER SHALL:**

**1. ACCEPT OR REJECT THE PROVIDER FOR PARTICIPATION ON THE CARRIER'S PROVIDER PANEL; AND**

**2. SEND WRITTEN NOTICE OF THE ACCEPTANCE OR REJECTION TO THE PROVIDER AT THE ADDRESS LISTED IN THE APPLICATION.**

**[(iv)] (v)** The failure of a carrier to provide the notice required under subparagraph (iii)2 **OR (IV)** of this paragraph is a violation of this article and the carrier is subject to the provisions of and penalties provided by §§ 4-113 and 4-114 of this article.

(4) (i) 1. Except as provided in subsubparagraph 4 of this subparagraph, a carrier that receives a complete application shall notify the provider that the application is complete.

2. If a carrier does not accept applications through the online credentialing system, notice shall be given to the provider at the address listed in the application within 10 days after the date the application is received.

3. If a carrier accepts applications through the online credentialing system, the notice from the online credentialing system to the provider that the carrier has received the provider's application shall be considered notice that the application is complete.

4. This subparagraph does not apply to a carrier that arranges a dental provider panel until the Commissioner certifies that the online credentialing system is capable of accepting the uniform credentialing form designated by the Commissioner for dental provider panels.

(ii) 1. A carrier that receives an incomplete application shall return the application to the provider at the address listed in the application within 10 days after the date the application is received.

2. The carrier shall indicate to the provider what information is needed to make the application complete.

3. The provider may return the completed application to the carrier.

4. After the carrier receives the completed application, the carrier is subject to the time periods established in paragraph (3) of this subsection.

(5) A carrier may charge a reasonable fee for an application submitted to the carrier under this section.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2025.

**Approved by the Governor, May 20, 2025.**