



## **Statement of Maryland Rural Health Association**

To the Finance Committee

February 26, 2020

Senate Bill 484: Health Insurance – Provider Panels – Coverage for Nonparticipating Providers

### **POSITION: SUPPORT**

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Senator Klausmeier, Chair Kelley, Vice Chair Feldman, and members of the Finance Committee, the Maryland Rural Health Association (MRHA) is in SUPPORT of Senate Bill 484 – Health Insurance – Provider Panels – Coverage for Nonparticipating Providers.

This legislation would require each carrier to inform members and beneficiaries in a certain manner of the right to request a referral to a specialist or non-physician specialist who is not part of the carrier's provider panel; requiring, under certain circumstances, certain insurers, nonprofit health service plans, and health maintenance organizations to cover certain mental health or substance use disorder services provided to a member by a nonparticipating provider at a certain cost; etc.

MRHA's mission is to educate and advocate for the optimal health and wellness of rural communities and their residents. Membership is comprised of health departments, hospitals, community health centers, health professionals, and community members in rural Maryland.

Rural Maryland represents almost 80 percent of Maryland's land area and 25% of its population. Of Maryland's 24 counties, 18 are considered rural by the state, and with a population of over 1.6 million they differ greatly from the urban areas in the state.

Maryland law states that "many rural communities in the State face a host of difficult challenges relating to persistent unemployment, poverty, changing technological and economic conditions, an aging population and an out-migration of youth, inadequate access to quality housing, health care and other services, and deteriorating or inadequate transportation, communications, sanitations, and economic development infrastructure." (West's Annotated Code of Maryland, State Finance and Procurement § 2-207.8b)

The 2018 Maryland Rural Health Plan ([www.MDRuralHealthPlan.org](http://www.MDRuralHealthPlan.org)), an extensive assessment of Maryland's rural health needs, identified access to specialists and access to behavioral health services as a prevalent concerns in most rural counties. MRHA believes this legislation will give residents greater access to these important services needed by rural Marylanders.

MHRA believes this legislation is important to support our rural communities and we thank you for your consideration.

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