

TESTIMONY FOR HB0932 HEALTH INSURANCE - UTILIZATION REVIEW - REVISIONS

Bill Sponsor: Delegate Cullison

Committee: Health and Government Operations

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Cecilia Plante, co-chair

Position: FAVORABLE

I am submitting this testimony in favor of HB0932 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of activists - individuals and grassroots groups in every district in the state. We are unpaid citizen lobbyists, and our Coalition supports well over 30,000 members.

Our members would like to thank Delegate Cullison for sponsoring this bill. It gets at some of the most frustrating aspects of our broken and disjointed health care process. If you leave one Carrier to go to another one which potentially has either a lower cost or better coverage, your first several months with the new Carrier are living hell.

All of your prescriptions must have new approvals. All of your medical devices must have new approvals. Everything goes up in the air and in many cases, the new Carrier refuses to approve the doctor's request, or the request gets lost or is delayed. You may have to appeal or get a different medication or device.

The whole process can leave someone who has an ongoing medical condition in limbo with no medication or medical devices.

This bill, if enacted, would require the new Carrier to honor any previous approvals for medication or devices and would make the process more transparent and the process of appealing or filing a grievance more streamlined and expedited. We need this. What we have now is chaos.

We strongly support this bill and recommend a **FAVORABLE** report in committee.