



**Committee:** Senate Finance Committee

**Bill Number:** Senate Bill 791

**Title:** Health Insurance – Utilization Review – Revisions

**Hearing Date:** February 21, 2024

**Position:** Support

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The Licensed Clinical Professional Counselors of Maryland (LCPCM) supports Senate Bill 791 - *Health Insurance – Utilization Review – Revisions*. The bill alters the requirements for providers and carriers related to health insurance utilization review including provisions regarding benchmarks for standardizing and automating the preauthorization process, and the online preauthorization system for payors, and preauthorization for prescription drugs, and private review agents. Additionally, the bill alters the timelines related to internal grievance procedures and adverse decision procedures.

LCPCM supports this legislation because the current law allows too many inconsistencies between carriers which makes the preauthorization process unnecessarily burdensome for our members and delays the care our patients require. Specifically the practice of insurers approving a prescription drug for a year and then abruptly discontinuing it can have serious consequences for patients. It is often not because the drug is not effectively managing their symptoms, but rather due to changes in the insurer's formulary, which are often driven by financial considerations such as rebates. As a result, patients are forced to switch to a cheaper alternative, creating a never-ending cycle of repeated drug changes based on formulary and savings to the insurers. Unfortunately, this lack of protection for patients can lead to negative health outcomes. It is crucial that insurers prioritize the well-being of patients over cost-saving measures to ensure better healthcare outcomes. This bill would address this concern.

We ask for a favorable report on this legislation. If we can provide any further information, please contact Michael Paddy at [mpaddy@policypartners.net](mailto:mpaddy@policypartners.net)