

Testimony in Support of HB 1337
Health Insurance – Appeals and Grievances Process-Reporting Requirements
And Establishment of Workgroup

House Health and Government Operations Committee

March 5, 2024

Dear Honorable Chair Pena-Melnyk, Vice Chair Cullison, and Members of the Committee

Maryland government has made significant contributions to the health of our residents by increasing the number of insured people. We now have one of the lowest uninsured rates of any state in the country. There is more we can do to improve the health of Marylanders and that is by addressing the increase in claim and care denials by insurance carriers.

As a Community Health Nurse working with young children with special needs in all income categories, I regularly witnessed the distress families experienced when medically recommended care or a claim was denied. A delay in care could put the child's overall health at risk and an unpaid claim could mean worries about paying basic family needs.

Families with a special needs child juggle the typical demands of work and home with the added emotional, physical, time, and financial things needed to provide care for their child. Adding the worry about getting needed care or paying medical bills creates unhealthy stress within families. This should not happen in a country that prides itself with the best health care in the world! This is a false claim when care and claims are denied to so many people in this state and country.

HB 1337 will begin to change this by establishing a work group to address the problem of insurance carrier's "adverse decisions" and make recommendations to improve consumer understanding of the appeal and grievance process.

Please take action to decrease the denial of health care and claims in Maryland. Marylanders can be proud that our state government is looking after the health and well-being of its residents.

Support HB 1337 and encourage your House colleagues to do the same.

Sincerely,
Shayne Dizard
11408 Gilsan Street
Silver Spring, MD 20902

