

Committees: Health and Government Operations

Testimony: HB1337

Health Insurance - Appeals and Grievances Process - Reporting Requirements and Establishment of Workgroup

Position: Favorable

Good afternoon, Madam Chair, Madam Vice Chair, and Committee members. My name is Dr. William Reid. I have lived in Frederick, Maryland, for a lifetime. I am a leader with Progressive Maryland, chair of Frederick County Progressives, and a representative of the Asian American Center of Frederick, ACLU-MD, The Nigerians in Frederick, and RISE of Western Maryland. Thank you for the opportunity to testify in support of House Bill (HB) 1337.

In my community work, particularly as a Member of the County Health Department's COVID Outreach team, I've seen that adequate and appropriate health care is inaccessible to many of our residents, even if insured. One reason is the insurance providers' practice of denying care and claims that their patients expect to be covered. Denying care and claims poses real challenges and risks to people and families. I am concerned that the practice of unjustifiably denying or delaying care and claims will have a disproportionate impact on already marginalized groups like racial minorities, older adults, people with disabilities, people experiencing poverty, and the LGBTQ+ population. These are vulnerable folks who do not need additional financial stress and barriers to care. I support HB 1337 because it requires insurance carriers to report additional data on the number of members they insure and the number of claims filed and processed. Greater transparency in our healthcare system will help regulators and consumers better understand what the insurance industry is doing. It is time to get a comprehensive picture of what's happening with care denials. This bill will create a process for the Health, Education, and Advocacy Unit and the Maryland Insurance Administration to examine the appeals and grievances process and whether accessibility can be improved. Please support HB1337, a measure that can begin to ensure people can use their health insurance when and where they need it.

Thank you.

Sincerely,

Dr. William Reid

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