



**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 7, 2024

Dear Honorable Chair Peña-Melnyk, and Members of the Committee,

CASA is pleased to offer favorable testimony in support of HB 1337-Health Insurance - Appeals and Grievances Process - Reporting Requirements and Establishment of Workgroup. CASA is a national powerhouse organization building power and improving the quality of life in working-class: Black, Latino/a/e, Afro-descendent, Indigenous, and Immigrant communities.

CASA operates a robust Health and Human Services Department where our case management assistance connects members with social services to improve physical and mental health, a multilingual health hotline, and medical interpretation programs. CASA is one of the leading and trusted organizations providing health support to the immigrant community. In the community, we serve we see the impact that lack of access to healthcare has, including the impact of medical debt. However, those who are uninsured are not the only experiencing mounting medical debt. Many insured individuals are also faced with the burden of medical debt after experiencing claim denials for services they thought were covered under their insurance. Currently, many more insured individuals are experiencing these kinds of claim denials as in the past few years, there's been a steep rise in the number of claim and care denials and delays that health insurance carriers are issuing so-called "adverse decisions."

This sharp increase in claim and care denials puts Marylanders at risk of waiting too long to receive care, or not receiving it at all. Insurance coverage has limited benefits when insured individuals face increasing risks of having their care or claims denied. Consequently, and in line with the Attorney General's Office Health Education Advocacy Unit's 2023 annual report, HB 1337 creates new health insurance carrier reporting requirements to allow for more oversight regarding denials and what's behind these decisions and practices. Marylanders who are paying for health insurance have a right to know that their insurance will cover necessary care.

HB 1337 aims to explore potential measures carriers can implement to enhance consumer awareness and understanding of the appeals and grievance process.

HB 1337 collects more information from carriers on the grievance and appeals process so that regulators and consumers have more information about their practices and decisions.

HB 1337 will give our regulators more tools to hold insurers accountable and will benefit thousands of everyday Marylanders.

**For all of the reasons above, CASA urges a favorable report of House Bill 1337.**