

Bill Title: HB 995 - Workgroup to Study the Rise in Adverse Decisions in the State Health Care System - Establishment

Position: FAVORABLE WITH AMENDMENTS

To: Senate Finance Committee

Hearing Date: Wednesday, March 19, 2025

Dear Chair Beidle and Members of the Committee,

I applaud your efforts to enact SB 776 to establish a Workgroup to Study the Rise in Adverse Decisions in the State Health Care System and report its findings and recommendations to the legislature by December 1, 2025. I hereby respectfully request that you support HB 995.

As this Committee is aware and Marylanders are experiencing, health insurance companies are delaying and denying coverage for necessary care prescribed by licensed healthcare providers. It is completely unacceptable that these insurance carriers are reaping rapacious profits while deciding who gets care and who does not. It is way past time that these egregious practices are stopped, and the health of Marylanders is prioritized!

HB 995 currently proposes that the Workgroup includes three (3) representatives from the health insurance industry. As the parties who suffer the harms inflicted by delays and denials of coverage meted out by these health insurance carriers, patients should also have **at least** three (3) representatives. To compose the Workgroup with fewer patient representatives would all but ignore our experiences and voices.

It is essential that people in communities with high rates of denials, including those with complex medical needs, disabilities and who require expensive medications and treatments, are fully represented. Therefore, I propose that SECTION 1.(b) (9) (viii) be amended to read as follows:

(viii) no fewer than three representatives of patient advocacy organizations, including two who represent communities with high rates of denials, such as those with complex medical needs, disabilities, or who require expensive medications and treatments.

I also urge the Committee to exercise complete transparency by requiring that the entire report of the Workgroup's findings and recommendations be fully publicized using a variety of media (e.g., in-person, virtual, radio, television, social, and other electronic media).

I respectfully urge this Committee to fully support House Bill 995—with my proposed amendment to ensure that the voices of Marylanders are adequately represented, as well as my suggestion for complete public disclosure of the Workgroup's report.

Sincerely,
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