

Testimony on HB995
Work Group to Study the Rise in Adverse Health Insurance Decisions

FAVORABLE WITH AMENDMENT

Wednesday, March 19, 2025

Dear Chair Beidle and Members of the Finance Committee:

Health insurance denials have increased by nearly 70% in the past decade in Maryland. Yet when patients contest these denials, about half are overturned. This is clearly not working for patients, who must go through hoops to get the coverage they have already paid for.

Delays and denials exacerbate the trauma of a personal or family medical emergency, and the stress of managing chronic medical problems. The appeals process is burdensome to people struggling with illness. When patients do not contest insurance denials, they can incur hefty out-of-pocket costs they cannot afford.

I strongly support SB776, which would create a workgroup to study the problem of claim and care denials, the appeals process, geographic accessibility, and the adequacy of restrictive provider networks, and come up with meaningful solutions.

This workgroup could be more productive with more input from patients. The bill currently calls for 3 representatives from the insurance industry, but only one representative from a patient advocacy organization.

The bill should be amended to include at least three representatives from patient advocacy organizations, one of which is actively working on insurance denials on behalf of patients, and two of which represent underserved communities.

I respectfully urge this committee to return a favorable report.

Sincerely,
Jacqueline MacMillan
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