



TESTIMONY FOR HB0848

Health Insurance – Adverse Decisions – Reporting and Examinations

Bill Sponsor: Delegate Pena-Melnyk

Committee: Finance

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Cecilia Plante, co-chair

Position: **FAVORABLE**

I am submitting this testimony in strong support of HB0848 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of activists - individuals and grassroots groups in every district in the state. We are unpaid citizen lobbyists and our Coalition supports well over 30,000 members.

In this country, we don't have a health care system. We have a system of health care providers who are in the business to make money. They care little for the health of the people who are enrolled in their business and often will deny coverage for important procedures, drugs, or physician visits with little transparency.

At the very least, we should all understand which insurance carriers deny coverage more frequently. This bill, if enacted, would require insurance carriers to report to the Maryland Insurance Commissioner on a quarterly basis the number of adverse decisions for a type of service that has grown by more than 10% in the immediately preceding calendar year, or 25% in the immediately preceding three calendar years and any reasons for the increase.

This will allow the Commissioner to understand where the carriers are trying to make excess profits.

We strongly support this bill and recommend a **FAVORABLE** report in committee.