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THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

**Testimony in Support of HB1292: Health Insurance - Provider Directory - Required Updates
March 26, 2025**

Madam Chair Beidle and distinguished members of the Finance Committee, it is my pleasure to come before you and offer testimony in favor of **House Bill 1292**.

To better align the MD Code with federal law, as amended, this bill makes certain vocabulary changes, requires insurers to update online directories within 2 (rather than 15) working days of receiving updated information from providers, and requires printed directories to include a statement listing the date of publication and a notice to refer to online directories for more updated information.

Additionally, this bill requires carriers to include a statement reminding individuals to confirm with the provider before seeking treatment that they participate in their specific health benefit plan (and not just the carrier overall). Finally, this bill requires the Maryland Insurance Administration (MIA) to notify this committee of any regulation changes related to directories made during the interim.

In recent years, online “provider directories,” published by each insurance carrier, have become the quickest way to find an in-network healthcare provider. According to research conducted by The Ohio State University College of Medicine, 43% of Americans used these insurance carrier-produced databases in the past year. It should be a basic expectation that these directories -- which constituents, friends, and neighbors rely on -- to be accurate.

In fact, the opposite is true, and directory inaccuracies persist. One study published in the journal *Health Affairs* reported that more than half of respondents (53%) found inaccuracies in these provider directories. When inaccuracies exist, NIH research suggests that patients were twice as likely to be treated by an out-of-network provider and four times as likely to receive a surprise out-of-network bill. Beyond these cost concerns, these inaccuracies lead to delays in needed medical services. Inaccuracies in provider directories have been reported by every state and was one of the targets of the federal “No Surprises Act” in 2021. Maryland’s insurance code does have provisions to resolve these inaccuracies. Despite this, provider directories continue to have inaccuracies, many of which are not resolved within the 15 days required by Maryland code -- or even within the 90 days required by federal statute. The *American Journal for Managed Care* reported that these inaccuracies often persist for over 540 days.

This bill is an important step toward strengthening the accuracy of our directories and better understanding the issues related to how we review accuracy. We worked with MIA and the industry to finalize the provisions included in this bill and will continue to work with them throughout the interim to identify additional solutions for the future.

This bill passed the House with a vote of 137-0. I urge a favorable report on **House Bill 1292**.