



Committee: Senate Finance Committee

Bill: HB 848 – Health Insurance – Adverse Decisions – Reporting and Examinations

Hearing Date: March 20, 2025

Position: Support

The Licensed Clinical Professional Counselors of Maryland (LCPCM) support HB 848 – Health Insurance – Adverse Decisions – Reporting and Examinations. This bill requires health insurers to report to the Maryland Insurance Commissioner the number of adverse decisions by type of service if they have grown by a certain percentage.

Insurance carriers are already required to report to the Maryland Insurance Commissioner on a quarterly basis regarding the appeals and grievances of specific activities. HB 848 expands the activities reported to include 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 years.

As licensed clinical professional counselors, we want to ensure our clients have access to services and they are affordable. Situations may occur where insurance companies deny coverage for clients for various reasons. Without regular monitoring of these decisions to deny coverage, we would not know if denials are justified or related to a gap in coverage.

Adverse decision data will help identify coverage gaps and enable insurance companies to address them to improve access and effect better patient outcomes. For these reasons LCPCM urges the Committee to give HB 848 a FAVORABLE Report.

Please contact Andrea Mansfield at amansfield@maniscanning.com or (410)562-1617 if we can provide additional information.