



March 14, 2025

The Honorable Pamela Beidle  
Chair, Senate Finance Committee  
3 East Miller Senate Office Building  
Annapolis, Maryland 21401

**RE: House Bill 995- Workgroup to Study the Rise in Adverse  
Decisions in the State Health Care System – Establishment – Letter  
of Support As Amended**

Dear Chair Beidle and Committee Members:

The Health Services Cost Review Commission (HSCRC) respectfully submits this Letter of Support on House Bill 995, "Workgroup to Study the Rise in Adverse Decisions in the State Health Care System - Establishment," as amended.

HB 995 will establish a workgroup consisting of legislators, key government agencies and stakeholders to study adverse decision reporting requirements for all health payers in Maryland, and to make recommendations to improve State reporting on adverse decisions. The workgroup analysis will provide needed transparency into adverse decision making data, allowing a better understanding of recent patterns and trends including the frequency of claim denials, and populations or conditions that may be more vulnerable to adverse decisions. This information will in turn empower policymakers with critical information to develop data-driven policy improvements focused on reducing unnecessary denials and appeals, lowering administrative burdens for both insurers and healthcare providers, and strengthening Maryland's health care system. HSCRC supports HB 995 as a valuable step toward improving healthcare access, fairness, and efficiency in Maryland.

If you have any questions or if I may provide you with any further information, please do not hesitate to contact me at 410-991-7422 or [deborah.rivkin@maryland.gov](mailto:deborah.rivkin@maryland.gov), or Jon Kromm, Executive Director, at [jon.kromm@maryland.gov](mailto:jon.kromm@maryland.gov).

Sincerely,

A handwritten signature in black ink that reads "Deborah R. Rivkin". The signature is written in a cursive, flowing style.

Deborah Rivkin  
Director, Government Affairs

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Chairman

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