



# PROGRESSIVE MARYLAND

P.O. Box 6988, Largo MD 20774

[ProgressiveMaryland.org](http://ProgressiveMaryland.org)

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**Bill Title:** SB474 Health Insurance- Adverse Decisions - Notices, Reporting, Examinations

**Position:** SUPPORT (FAV with Amendments)

**To:** House Health and Government Operations Committee

**From:** Erica Puentes, Progressive Maryland Legislative Coordinator on behalf of Progressive Maryland

**Date:** March 20, 2025

Dear Madam Chair and Committee Members,

Thank you Chair Pena-Melnyk for this legislation and the amendments. As you know, Progressive Maryland is a grassroots statewide organization working for a better healthcare system. Through our Care Over Cost organizing and advocacy campaign we have galvanized public support to demand that health insurers stop denying and delaying the medical care we need. The hardship people are enduring because of these decisions is deep and widespread. Intervention from policy makers and regulators is greatly needed and this bill provides that.

We've learned from community members we talk to and from the findings of the OAG's HEAU division and the MIA that it's really not easy or convenient to appeal these decisions. And in many cases when you're dealing with the stress of managing a serious health problem you may not have the time or energy to go through an appeals process. And yet when people do fight back, there's a better than 50% chance that they will win.

Progressive Maryland welcomes this measure which will benefit policy holders, give regulators and consumers more information, and directs the Insurance Commissioner to initiate action against carriers with high rates of denials.

We support SB474, with the amendments that were added by this Committee to the companion House bill, HB848. SB474 provides for consequences when carriers have high rates of denial. The amendments in HB848 would make it easier for patients to



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understand when they have had a claim denied, and where to go for free help with an appeal.

**We respectfully urge this committee to amend SB474 by adding the amendments from HB848, and to return a favorable report.**

Thank you very much for your consideration.