

Testimony on SB474  
Health Insurance - Adverse Decisions - Notices, Reporting, and Examinations

FAVORABLE WITH AMENDMENTS

Thursday, March 20, 2025

Dear Chair Pena-Melnyk and Members of the HGO Committee:

Thank you for initiating this legislation. As you know, health insurance denials have increased by nearly 70% in the past decade in Maryland. Yet when patients contest these denials, about half are overturned. This is clearly not working for patients, who must go through hoops to get the coverage they have already paid for.

Delays and denials exacerbate the trauma of a personal or family medical emergency, and the stress of managing chronic medical problems. The appeals process is burdensome to people struggling with illness. When patients do not contest insurance denials, they can incur hefty out-of-pocket costs they cannot afford.

I 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 would make it easier for patients to determine when they have had a claim denied, and how to get free help with an appeal.

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

Sincerely,  
Jacqueline MacMillan  
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