

Testimony on SB 0474
Health Insurance - Adverse Decisions - Notices, Reporting, and Examinations

FAVORABLE WITH AMENDMENTS

March 20, 2025

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

Maryland policy makers can feel justly proud of the progress they have made in reducing the number of uninsured people in the state. But having health insurance doesn't do much good if insurance carriers deny or delay claims for necessary care. As an oncology nurse, I sometimes encounter patients who have been through protracted conflicts with their insurers to get reimbursement for the care they need. Dealing with this kind of financial and logistical stress is the last thing patients need when they're facing cancer.

SB 0474 and its companion bill, HB 0848, would take important steps toward holding carriers accountable for their business practices. The amendments attached to HB 0848 would also make it easier for patients to navigate the appeals process, by requiring prominent plain-language notices about how to file an appeal and how to request help from the state.

I urge the committee to improve SB 0474 by including the amendments from HB 0848 and to return a favorable report.

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