

Testimony on SB776  
Work Group to Study the Rise in Adverse Health Insurance Decisions

FAVORABLE WITH AMENDMENT

Thursday, March 20, 2025

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

I strongly support SB776, which would create a workgroup to study the problem of health insurance claim and care denials, the appeals process, geographic accessibility, and the adequacy of restrictive provider networks, and come up with meaningful solutions.

This workgroup could be more productive with more input from patients. The bill currently calls for 3 representatives from the insurance industry, but only one representative from a patient advocacy organization.

I urge the committee to amend SB776 to include at least three representatives from patient advocacy organizations, one of which is actively working on insurance denials on behalf of patients, and two of which represent underserved communities; and to return a favorable report.

Sincerely,  
Jacqueline MacMillan  
3811 Canterbury Road  
Baltimore, MD 20218