

HB0684_RichardKaplowitz_FAV

02/19/2026

Richard Keith Kaplowitz

Frederick, MD 21703

TESTIMONY ON HB#/0684- POSITION: FAVORABLE

Health Insurance - Material Changes to Provider Networks - Notification and Special Enrollment Period

TO: Chair Bagnall, Vice Chair Cullison, and members of the Health Committee

FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of HB#/0684, **Health Insurance - Material Changes to Provider Networks - Notification and Special Enrollment Period**

I received a phone message from one of my providers that I needed to schedule an annual follow up appointment. However, when I access their website to do so my current insurance carrier is no longer listed as one whose insurance is accepted. I was never notified by the practice or my insurance carrier of the termination of any agreement to accept my insurance coverage for appointments with this doctor.

The Southeast Medical Group has worked to explain *Understanding Provider Network Changes*¹

At the start of each year, many individuals and families receive notifications about **provider network changes**. If you've recently received one, don't be alarmed—this is a routine occurrence in the healthcare world, and in most cases, your medical care won't be affected. [Untrue, if my provider won't accept my insurance this year I will have to change providers to someone unfamiliar with my medical history for this case]

It's common for insurers to notify policyholders about modifications to their provider networks at the beginning of the year, as that is when **renewal periods** or **policy updates** take effect. These notices may contain updates regarding which providers remain in-network or any changes that could impact on how your medical expenses are covered.

This did not happen in my case with my provider and my insurance carrier! Maryland needs to protect and be the voice for those who depend on coverage for existing medical providers they have often been using for their medical care. This bill will require certain health systems to comply with certain insurance provisions regarding notice of termination of contracts; altering the notification requirements a carrier is required to provide an enrollee regarding changes to the carrier's provider panel; altering the notice requirements a carrier is required to provide to the Insurance Commissioner for certain material changes to the carrier's provider panel; requiring certain notice if a carrier and health system intend to terminate certain contracts; etc.

I respectfully urge this committee to return a favorable report on HB#/0684.

¹ <https://mysemg.com/media/patient-resources-and-services/understanding-provider-network-changes>