# **Department of Legislative Services**

Maryland General Assembly 2024 Session

## FISCAL AND POLICY NOTE Third Reader - Revised

(Delegate Woods, et al.)

Health and Government Operations

House Bill 1337

Finance

### Health Insurance - Appeals and Grievances Process - Reporting Requirements

This bill expands the required contents for the quarterly report each carrier must submit to the Insurance Commissioner regarding appeals and grievances. Each carrier must include in a quarterly report to the Commissioner (1) the number of members entitled to health care benefits under a policy, plan, or certificate issued or delivered in the State by the carrier and (2) the number of clean claims for reimbursement processed by the carrier. **The bill takes effect July 1, 2024.** 

#### **Fiscal Summary**

State Effect: The bill does not substantively change State activities or operations.

Local Effect: None.

Small Business Effect: None.

## Analysis

**Current Law:** On a quarterly basis, each carrier must submit a report to the Commissioner that describes specified activities regarding appeals and grievances, including:

- the outcome of each grievance filed with the carrier;
- the number and outcomes of cases that were considered emergency cases and subject to an expedited procedure;
- the time within which the carrier made a grievance decision on each case, including emergency and nonemergency cases;

- the number of grievances filed with the carrier that resulted from an adverse decision involving length of stay for inpatient hospitalization as related to the medical procedure involved; and
- the number of adverse decisions issued by the carrier for a nonemergency case and the type of service at issue in the adverse decisions.

The report must also describe the number and outcome of all other cases that resulted from an adverse decision involving the length of stay for inpatient hospitalization as related to the medical procedure involved.

The Commissioner must compile an annual summary report based on the information provided by carriers (and information provided by the Secretary of Health regarding health maintenance organizations) and provide copies of the summary report to the Governor and the General Assembly.

Additional Comments: The 2022 Report on the Health Care Appeals and Grievance Law published by the Maryland Insurance Administration in December 2023 can be found <u>here</u>.

# **Additional Information**

**Recent Prior Introductions:** Similar legislation has not been introduced within the last three years.

Designated Cross File: None.

**Information Source(s):** Office of the Attorney General; Maryland Insurance Administration; Department of Legislative Services

Fiscal Note History:	First Reader - March 6, 2024
js/ljm	Third Reader - March 19, 2024
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