

HOUSE BILL 1351

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By: **Delegate Ghrist**

Introduced and read first time: February 7, 2025

Assigned to: Health and Government Operations

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Provider Panels – Credentialing for Behavioral Health Care**
3 **Professionals**

4 FOR the purpose of altering the period of time in which certain carriers are required to
5 accept or deny certain social workers, counselors, therapists, and psychology
6 associates for participation on the carrier’s provider panel; and generally relating to
7 and the credentialing of behavioral health care professionals for health insurance
8 provider panels.

9 BY repealing and reenacting, with amendments,
10 Article – Insurance
11 Section 15–112(g)
12 Annotated Code of Maryland
13 (2017 Replacement Volume and 2024 Supplement)

14 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
15 That the Laws of Maryland read as follows:

16 **Article – Insurance**

17 15–112.

18 (g) (1) A provider that seeks to participate on a provider panel of a carrier shall
19 submit an application to the carrier.

20 (2) (i) Subject to subparagraph (ii) of this paragraph and paragraph (3)
21 of this subsection, the carrier, after reviewing the application, shall accept or reject the
22 provider for participation on the carrier’s provider panel.

23 (ii) A carrier may not reject a provider who provides
24 community–based health services for a program accredited under COMAR 10.63.02 for

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 participation on the carrier's provider panel because the provider practices within the scope
2 of the provider's license and is:

3 1. a licensed graduate social worker or a licensed master
4 social worker, as those terms are defined in § 19–101 of the Health Occupations Article;

5 2. a licensed graduate alcohol and drug counselor, a licensed
6 graduate marriage and family therapist, a licensed graduate professional art therapist, or
7 a licensed graduate professional counselor, as those terms are defined in § 17–101 of the
8 Health Occupations Article; or

9 3. a registered psychology associate, as defined in § 18–101
10 of the Health Occupations Article.

11 (iii) If the carrier rejects the provider for participation on the carrier's
12 provider panel, the carrier shall send to the provider at the address listed in the application
13 written notice of the rejection.

14 (3) (i) **[Subject] EXCEPT AS PROVIDED IN SUBPARAGRAPH (IV) OF**
15 **THIS PARAGRAPH AND SUBJECT** to paragraph (4) of this subsection, within 30 days after
16 the date a carrier receives a completed application, the carrier shall send to the provider at
17 the address listed in the application written notice of:

18 1. the carrier's intent to continue to process the provider's
19 application to obtain necessary credentialing information; or

20 2. the carrier's rejection of the provider for participation on
21 the carrier's provider panel.

22 (ii) The failure of a carrier to provide the notice required under
23 subparagraph (i) of this paragraph is a violation of this article and the carrier is subject to
24 the penalties provided by § 4–113(d) of this article.

25 (iii) Except as provided in subsection (v) of this section, if, under
26 subparagraph (i)1 of this paragraph, a carrier provides notice to the provider of its intent
27 to continue to process the provider's application to obtain necessary credentialing
28 information, the carrier, within 120 days after the date the notice is provided, shall:

29 1. accept or reject the provider for participation on the
30 carrier's provider panel; and

31 2. send written notice of the acceptance or rejection to the
32 provider at the address listed in the application.

33 **(IV) FOR A PROVIDER DESCRIBED IN PARAGRAPH (2)(II) OF THIS**
34 **SUBSECTION, A LICENSED CERTIFIED SOCIAL WORKER–CLINICAL, OR A LICENSED**

1 CLINICAL PROFESSIONAL COUNSELOR, WITHIN 30 DAYS AFTER THE DATE A
2 CARRIER RECEIVES A COMPLETED APPLICATION, THE CARRIER SHALL:

3 1. ACCEPT OR REJECT THE PROVIDER FOR
4 PARTICIPATION ON THE CARRIER'S PROVIDER PANEL; AND

5 2. SEND WRITTEN NOTICE OF THE ACCEPTANCE OR
6 REJECTION TO THE PROVIDER AT THE ADDRESS LISTED IN THE APPLICATION.

7 [(iv)] (v) The failure of a carrier to provide the notice required
8 under subparagraph (iii)2 OR (IV) of this paragraph is a violation of this article and the
9 carrier is subject to the provisions of and penalties provided by §§ 4-113 and 4-114 of this
10 article.

11 (4) (i) 1. Except as provided in subsubparagraph 4 of this
12 subparagraph, a carrier that receives a complete application shall notify the provider that
13 the application is complete.

14 2. If a carrier does not accept applications through the online
15 credentialing system, notice shall be given to the provider at the address listed in the
16 application within 10 days after the date the application is received.

17 3. If a carrier accepts applications through the online
18 credentialing system, the notice from the online credentialing system to the provider that
19 the carrier has received the provider's application shall be considered notice that the
20 application is complete.

21 4. This subparagraph does not apply to a carrier that
22 arranges a dental provider panel until the Commissioner certifies that the online
23 credentialing system is capable of accepting the uniform credentialing form designated by
24 the Commissioner for dental provider panels.

25 (ii) 1. A carrier that receives an incomplete application shall
26 return the application to the provider at the address listed in the application within 10 days
27 after the date the application is received.

28 2. The carrier shall indicate to the provider what information
29 is needed to make the application complete.

30 3. The provider may return the completed application to the
31 carrier.

32 4. After the carrier receives the completed application, the
33 carrier is subject to the time periods established in paragraph (3) of this subsection.

1 (5) A carrier may charge a reasonable fee for an application submitted to
2 the carrier under this section.

3 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
4 October 1, 2025.