

HOUSE BILL 1351

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5lr3352
CF 5lr3641

By: ~~Delegate Christ~~ Delegates Ghrist, Alston, Bagnall, Bhandari, Chisholm, Cullison, Guzzone, Hill, Hutchinson, S. Johnson, Kaiser, Kerr, Kipke, Lopez, Martinez, M. Morgan, Pena-Melnyk, Reilly, Rosenberg, Ross, Szeliga, Taveras, White Holland, Woods, and Woorman

Introduced and read first time: February 7, 2025

Assigned to: Health and Government Operations

Committee Report: Favorable with amendments

House action: Adopted

Read second time: March 6, 2025

CHAPTER _____

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.

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



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

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

6 (ii) A carrier may not reject a provider who provides
7 community-based health services for a program accredited under COMAR 10.63.02 for
8 participation on the carrier's provider panel because the provider practices within the scope
9 of the provider's license and is:

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

12 2. a licensed graduate alcohol and drug counselor, a licensed
13 graduate marriage and family therapist, a licensed graduate professional art therapist, or
14 a licensed graduate professional counselor, as those terms are defined in § 17-101 of the
15 Health Occupations Article; or

16 3. a registered psychology associate, as defined in § 18-101
17 of the Health Occupations Article.

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

21 (3) (i) ~~Subject to paragraph (4) of this subsection, within 30 days after~~
22 ~~the date a carrier receives a completed application, the carrier shall send to the provider at~~
23 ~~the address listed in the application written notice of:~~
24 ~~the address listed in the application written notice of:~~

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

27 2. the carrier's rejection of the provider for participation on
28 the carrier's provider panel.

29 (ii) The failure of a carrier to provide the notice required under
30 subparagraph (i) of this paragraph is a violation of this article and the carrier is subject to
31 the penalties provided by § 4-113(d) of this article.

32 (iii) Except as provided in subsection (v) of this section AND
33 SUBPARAGRAPH (IV) OF THIS PARAGRAPH, if, under subparagraph (i)1 of this
34 paragraph, a carrier provides notice to the provider of its intent to continue to process the
35 provider's application to obtain necessary credentialing information, the carrier, within 120
36 days after the date the notice is provided, shall:

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

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

5 **(IV) FOR A PROVIDER DESCRIBED IN PARAGRAPH (2)(II) OF THIS**
6 **SUBSECTION, ~~A LICENSED CERTIFIED SOCIAL WORKER CLINICAL, OR A LICENSED~~**
7 **~~CLINICAL PROFESSIONAL COUNSELOR~~ IF, UNDER SUBPARAGRAPH (I)1 OF THIS**
8 **PARAGRAPH, A CARRIER PROVIDES NOTICE TO THE PROVIDER OF ITS INTENT TO**
9 **CONTINUE TO PROCESS THE PROVIDER'S APPLICATION TO OBTAIN NECESSARY**
10 **CREDENTIALING INFORMATION, WITHIN ~~30~~ 60 DAYS AFTER THE DATE A CARRIER**
11 **RECEIVES A COMPLETED APPLICATION, THE CARRIER SHALL:**

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

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

16 [(iv)] (V) The failure of a carrier to provide the notice required
17 under subparagraph (iii)2 OR (IV) of this paragraph is a violation of this article and the
18 carrier is subject to the provisions of and penalties provided by §§ 4-113 and 4-114 of this
19 article.

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

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

26 3. If a carrier accepts applications through the online
27 credentialing system, the notice from the online credentialing system to the provider that
28 the carrier has received the provider's application shall be considered notice that the
29 application is complete.

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

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

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

6 3. The provider may return the completed application to the
7 carrier.

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

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

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

Approved:

Governor.

Speaker of the House of Delegates.

President of the Senate.