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TESTIMONY IN SUPPORT OF

HB849: Public Health - Medical Records - Fees

Health and Government Operations Committee - House of Delegates

March 2, 2021

Thank you, Madam Chair Pendergrass and Vice Chair Pena-Melynk, and committee members for your dedication to improving the quality and accessibility of healthcare services for Marylanders. On Our Own of Maryland is a statewide behavioral health peer education and advocacy organization, and we strongly support bill HB849. This bill would prohibit healthcare providers from charging administrative fees for processing medical records claims when an individual is applying for public benefits such as Social Security Disability (SSD) or Supplemental Security Income (SSI).

The On Our Own network is comprised of 23 affiliated peer-run Wellness & Recovery Centers located throughout the state that offer comprehensive recovery support services to community members with behavioral health challenges free of charge. Many of the individuals who visit our centers are low income, uninsured, and have either applied for or need assistance applying for SSI and/or SSD benefits. Our centers often assist individuals through the tedious and time-consuming application process.

Social Security benefits provide essential financial support to thousands of low-income Maryland residents and their families. For those living with a severe disability that impairs their ability to work full-time, this disability income provides a critical safety net. For some, SSDI makes up almost half of their monthly income. The current SSI benefit amount is just \$794 per month for an individual.¹

The ability to provide timely and accurate medical documentation to the Social Security Administration (SSA) is a critical component to gaining eligibility, and may make the difference between being approved or denied the benefits. Gathering the appropriate medical evidence however, can be a very time-consuming process. While doctors can respond to direct requests from SSA, the process often moves along more quickly when a patient makes a personal request for their medical records.

Unfortunately, administrative fees charged to obtain the necessary medical records to apply for SSD/I benefits make it significantly more challenging for low-income Marylanders to complete the application process in a timely manner. In Maryland, current legislation allows providers to charge up to \$80 to cover administrative costs of processing medical records claims requests, and up to \$22.50 when processed electronically. These costs can quickly add up, especially for an individual who has a comprehensive medical record and limited income, and therefore create a real barrier that can block access to the critical support of these benefit programs.

HB849 recognizes that low income Marylanders need help with accessing their medical records.

As an organization, we strongly urge the committee to vote in favor of this important bill.

¹SSI Federal Payment Amounts For 2021 <https://www.ssa.gov/oact/cola/SSI.html>