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STATE OF MARYLAND
OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION DIVISION

January 17, 2022

To: The Honorable Delores G. Kelley
Chair, Finance Committee

From: The Office of the Attorney General's Consumer Protection Division

Re: Senate Bill 167 (Maryland Insurance Administration - Enforcement Authority - Payment of Claims): Support

The Office of the Attorney General's Consumer Protection Division supports Senate Bill 167, a departmental bill by the Maryland Insurance Administration (MIA) that expressly authorizes the Insurance Commissioner to require an insurer to fulfill the holder's contractual obligations or pay a certain claim instead of, or in addition to, suspending or revoking the certificate. The bill also expressly authorizes the Insurance Commissioner, on a finding of a violation of provisions of law, to require a health care insurer to make a payment that has been improperly denied due to the health care insurer's improper denial of a claim. Clarifying and adding to the MIA's enforcement authority would help consumers receive the full value of their insurance.

We ask the committee to give the bill a favorable report.

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