

# MedChi

---

*The Maryland State Medical Society*

1211 Cathedral Street  
Baltimore, MD 21201-5516  
410.539.0872  
Fax: 410.547.0915

1.800.492.1056

www.medchi.org

TO: The Honorable Melony Griffith, Chair  
Members, Senate Finance Committee  
The Maryland Insurance Administration

FROM: Danna L. Kauffman  
Pamela Metz Kasemeyer  
J. Steven Wise  
Andrew G. Vetter  
Christine K. Krone  
410-244-7000

DATE: March 1, 2023

RE: **SUPPORT** – Senate Bill 724 – *Health Insurance Carriers – Requirements for Internal Grievance Process – Modifications*

---

The Maryland State Medical Society (MedChi), the largest physician organization in Maryland, **supports** Senate Bill 724. This bill provides added flexibility to how a health insurance carrier must inform a member, the member's representative, or the health care provider acting on behalf of a member of the carrier's adverse decision for nonemergency cases. A carrier must inform a member, the member's representative, or the health care provider either orally by telephone (as under current law) or – with the recipient's consent – by text, facsimile, electronic mail, online portal, or other expedited means.

We believe that this change is justified and will more promptly inform the physician and the patient when there is a denial. However, we do question why it would take an insurance carrier another five (5) working days to send the written notice, which states the reasons for the denial and the ability of the patient to file an internal grievance and/or a complaint with the Maryland Insurance Commissioner. The committee should consider shortening this timeframe so that patients are not further delayed in receiving necessary health care services.