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TO: The Honorable Joseline Peña-Melnyk, Chair and
Members of the House Health and Government Operations Committee

FROM: Office of the Attorney General, Health Education and Advocacy Unit

RE: SB724 – Health Insurance Carriers – Requirements for Internal Grievance
Process - Modification: **Letter of Support**

The Health Education and Advocacy Unit of the Office of the Attorney General supports Senate Bill 724 which is a departmental proposal from the Maryland Insurance Administration. The bill seeks to modernize the carriers' required notice of adverse decision process. Currently, each carrier is required to provide notice of an adverse decision orally and later in writing. The bill modernizes the process by permitting the carrier to provide the decision by phone or, with the member's consent, to provide the adverse decision to a member representative or health care provider by text, fax, email, online portal, or other expedited means.

This simple, common-sense change will allow consumers and their representatives to receive information about coverage denials in the manner they select. The bill passed unanimously in the Senate without amendments.

We respectfully request your favorable report for SB724.