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TO: The Honorable Melony Griffith, Chair
Senate Finance 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 SB724 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.

For this reason, we urge your favorable report of SB724.