



Testimony in Support of SB 791
An Act Concerning Health Insurance-Utilization Review-Revisions
Senate Finance Committee

February 20th, 2024

Dear Honorable Chair Pamela Beidle, Vice Chair Klausmeier and Members of the Committee,

Progressive Maryland, a statewide non-profit grassroots organization with 20,000 individual members and supporters, 4 local chapters, and 21 affiliated labor, civil rights, health and environmental groups, appreciates the opportunity to present written testimony in support of SB 791.

This is a critical year for the Committee and the Maryland General Assembly to take up measures like this in order to address the alarming increase in care, coverage and claims denials being issued by health insurance carriers in our state and around the country. We started a Care Over Cost grassroots campaign last summer and in our conversations with people on their doorsteps or at community events we are learning how confusing, stressful, and almost impossible it is for many people to use their health policies for provider recommended care. They try to navigate the process as best they can but even with help from their providers they often don't get a resolution in their favor. Some give up pursuing the appeal or claim because they simply don't have the time and energy it requires. Of course when that happens people run the risk of getting sicker, needing to rely on the ER for their care, or having unreimbursed bills.

Everyday Marylanders are very concerned that the pre-authorization process has gotten out of hand. They can't understand why carriers are delaying or denying provider recommended care. It's also not lost on them that the system is spending a great deal of time and money on processes that amount to creating barriers to care.

Closer review and regulations of these processes will help ensure that patients and providers have more power over critical healthcare decisions. Patients should be able to get the care they need when and where they need it and this legislation supports that goal. We urge you to pass SB 791 and to encourage your Senate colleagues to do the same.

Thank you for your consideration.

Patty Snee
Progressive Maryland Staff
On Behalf of Progressive Maryland's Healthcare Task Force
District 20 Voter