



END MEDICAL DEBT MARYLAND

Testimony on **HB 1337**

Health Insurance - Appeals & Grievances Process-Reporting Requirements & Establishment of Workgroup
Position: **FAV**

To Chair Peña-Melnyk, Vice Chair Cullison, and Members of the HGO Committee,

End Medical Debt Maryland is a coalition of consumer protection, labor, faith-based, civil rights, health, and patient advocates that have united together to end medical debt in Maryland. Our coalition is comprised of more than 60 organizations as well as individuals who have been impacted by medical debt. Together we represent more than 350,000 Marylanders working to end the devastating impact of medical debt on families across the state. We urge a **favorable** report on HB1337.

This bill will require insurance carriers to provide more information about their members, their claims and will shed more light on the appeals and grievance processes that are available to patients. This kind of transparency is key to ensuring that patients know their rights. That goal resonates with us as it has been a theme in all of our work to advocate for people with medical debt. HB1337 is based in part on the recommendations from the annual reports of the HEAU and, in our view, the combination of their expertise and the stories and experience of people being affected is a testament to the need for this measure.

End Medical Debt Maryland is concerned about what's happening in the health insurance sector when it comes to care and claim denials. Healthcare affordability advocates are sounding the alarm about the ways insurance companies are telling their patients that they won't cover doctor recommended care and/or they won't reimburse claims on services provided. This isn't right.

Co-pays, insurance premiums, and deductibles have been increasing year after year. CEO pay in the industry has been rapidly rising along with profits for private health insurers. Insurance companies should not be denying care. At a minimum, they should be ensuring that people with policies get the healthcare they need when they need it. In fact, in light of their profit margins, they should be finding ways to provide more tangible support to people, not finding more ways to deny care and make it hard to appeal denials, resulting in unpaid bills and medical debt.

Please vote YES on HB1337. Thank you for your consideration.

In Unity,
Brige Dumais (they/them)
Coalition Co-Lead, End Medical Debt Maryland