



Support

Senate Bill 791 – Health Insurance - Utilization Review - Revisions

House Health and Government Operations Committee

March 28, 2024

The Maryland Affiliate of the American College of Nurse-Midwives supports Senate Bill 791 – *Health Insurance - Utilization Review - Revisions*. The bill alters the requirements for providers and carriers related to health insurance utilization review including provisions regarding benchmarks for standardizing and automating the preauthorization process, and the online preauthorization system for payors, preauthorization for prescription drugs, and private review agents. Additionally, the bill alters the timelines related to internal grievance procedures and adverse decision procedures.

ACNM supports this legislation because preauthorization has become an overly complicated burden for providers and most importantly delays care for our patients. Carriers have each created their own preauthorization process which means there is little conformity between carriers which complicates the preauthorization process and ultimately leads to more denials. As the Maryland Insurance Administration (MIA) has stated in their 2022 Report on the Health Care Appeals and Grievances Law, carriers rendered 95,327 adverse decisions (e.g., denials of health care services based on the carrier's decision that the health care service was not medically necessary rather than the judgment of the treating practitioner). In the same report the MIA modified or reversed the carrier's decision (or the carrier reversed it during the course of investigation), 71% of the time on filed complaints. ACNM believes that this bill will address a number of the burdens the utilization review system has placed on providers and patients and ultimately improve the health outcomes for patients.

We ask for a favorable report on this legislation. If we can provide any additional information, please contact Michael Paddy at mpaddy@policypartners.net.