



February 10th, 2025

[SB 474](#) - Health Insurance - Adverse Decisions - Reporting and Examinations

Position: SUPPORT

Dear Chair, Vice-Chair, and Members of the Committee:

The Maryland Speech Language Hearing Association (MSHA) represents speech language pathologists and audiologists across Maryland. We elevate and engage members to strive for excellence in serving those impacted by communication and related disorders through advocacy, equity, education, interprofessional collaboration, and leadership development.

On behalf of the MSHA, I am writing to express our strong support for [SB 474](#) - Health Insurance - Adverse Decisions - Reporting and Examinations. This important legislation will require certain carriers to provide certain information to the Maryland Insurance Commissioner; and authorizing the Commissioner to use certain adverse decision information as the basis of a certain examination:

- (1) if the number of adverse decisions issued by the carrier for a type of service has grown by more than 10% in the immediately preceding calendar year or
- (2) 25% in the immediately preceding 3 calendar years

As speech-language pathologists and audiologists, we understand the importance of transparency when evaluating carrier's decision-making information. This ensures that carriers are abiding by the agreements established between themselves and health care providers, enabling Marylanders to receive the critical health care services to which they are entitled.

Therefore, this bill is a crucial step toward ensuring transparency and justice within healthcare decision-making and review. We urge you to support and advance [SB 474](#) to ensure that your constituents receive necessary healthcare services.

Sincerely,

A handwritten signature in black ink that reads "Megan Miskowski".

Megan Miskowski, SLPD., CCC-SLP
Director of Advocacy and Public Policy
Maryland Speech Language Hearing Association

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