



**To:** Senate Finance Committee

**Bill:** Senate Bill 902 – Health Insurance - Access to Nonparticipating Providers - Referrals, Additional Assistance, and Coverage

**Date:** February 26, 2025

**Position:** Favorable

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The Maryland Academy of Physician Assistants (MdAPA) strongly supports *Senate Bill 902 – Health Insurance - Access to Nonparticipating Providers - Referrals, Additional Assistance, and Coverage*. The bill would remove the sunset to permanently authorize balance billing protections; align the balance billing protections with Maryland’s regulatory time and distance standards to help consumers better understand and take advantage of their rights; require health insurers to provide assistance when individuals cannot find an out-of-network provider on their own; prohibit the use of prior authorization as an additional barrier to getting out-of-network care; and require balance billing protections for the full duration of the treatment plan requested.

This bill requires health insurers to assist individuals in situations where finding an out-of-network provider proves challenging. This assistance is vital, as navigating the healthcare system can become overwhelming for patients. Physician Assistants (PA), frequently serve as advocates for their patients’ needs, support measures that facilitate access to care and ensure patients are not stranded without options. Additionally, prohibiting the use of prior authorization as a barrier to obtaining out-of-network care reinforces the message that patient care should come first. Prior authorization often creates delays that can hinder timely treatment. PAs emphasize the need for prompt access to care, as delays can worsen health outcomes. This bill’s aim is to streamline the process and prioritize the patient’s need for effective and timely treatment.

We ask for a favorable report. If we can provide any further information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net).