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**STATE OF MARYLAND
OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION DIVISION
HEALTH EDUCATION AND ADVOCACY UNIT**

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Attorney General

March 6, 2025

TO: The Honorable Joseline A. Peña-Melnyk, Chair
Health and Government Operations Committee

FROM: Irnise F. Williams, Deputy Director, Health Education and Advocacy Unit

RE: House Bill 1292- Health Insurance - Provider Directory - Required Updates-
SUPPORT WITH AMENDMENTS

The Health Education and Advocacy Unit (HEAU) supports with amendments, House Bill 1292. This bill would require carriers to update their online provider directories within two working days of any notification of any change in the applicable information from the provider/facility. This change would align state law with the No Surprises Act (NSA). The NSA act also requires carriers to verify and update the online provider directories not less frequently than every 90 days. This bill adds that requirement, but Md. Code Ann., Ins. § 15-112(p)(2)(ii)(2) already requires affirmative verification and updating every 15 days. Our office supports more frequent verification and updating, so we support the bill with the 90-day requirement removed.

Reliable provider directories protect consumers and eliminate unnecessary billing issues. Accurate provider directories facilitate patient access to care and prevent surprise billing due to outdated information by providing reliable details about in-network providers, including their current contact information and practice locations; outdated information can lead to confusion, delays in care, and potential financial burdens for patients.

We urge a favorable report with this amendment.

cc: The Honorable Anne R. Kaiser
The Honorable Jessica Feldmark
The Honorable Pam Lanman Guzzone
The Honorable Andrea Fletcher Harrison
The Honorable Terri L. Hill
The Honorable Aaron M. Kaufman
The Honorable Kym Taylor

HEAU Amendments

On page 5, strike lines 17 through 19 in their entirety.